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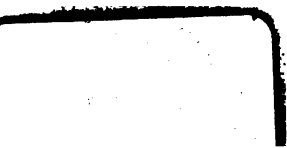
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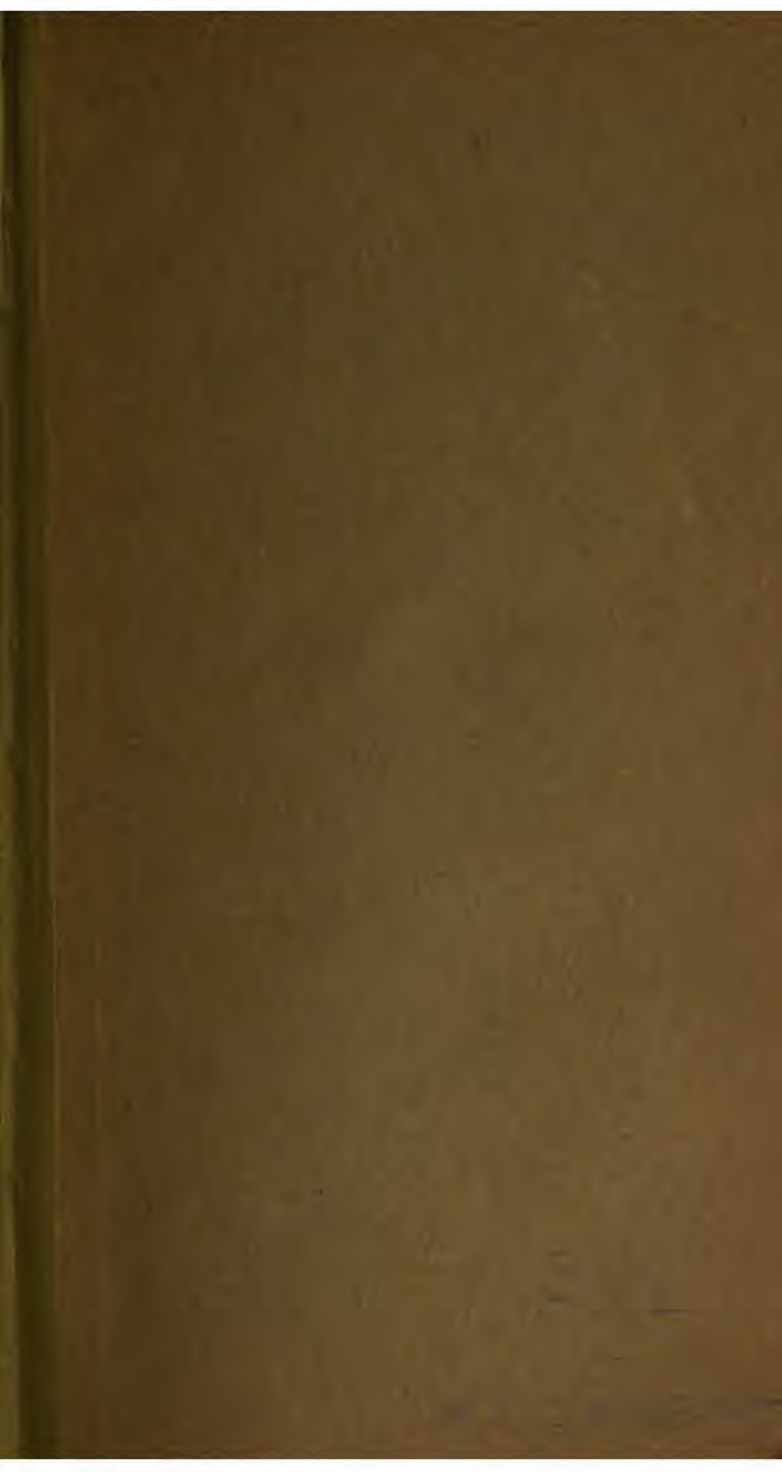
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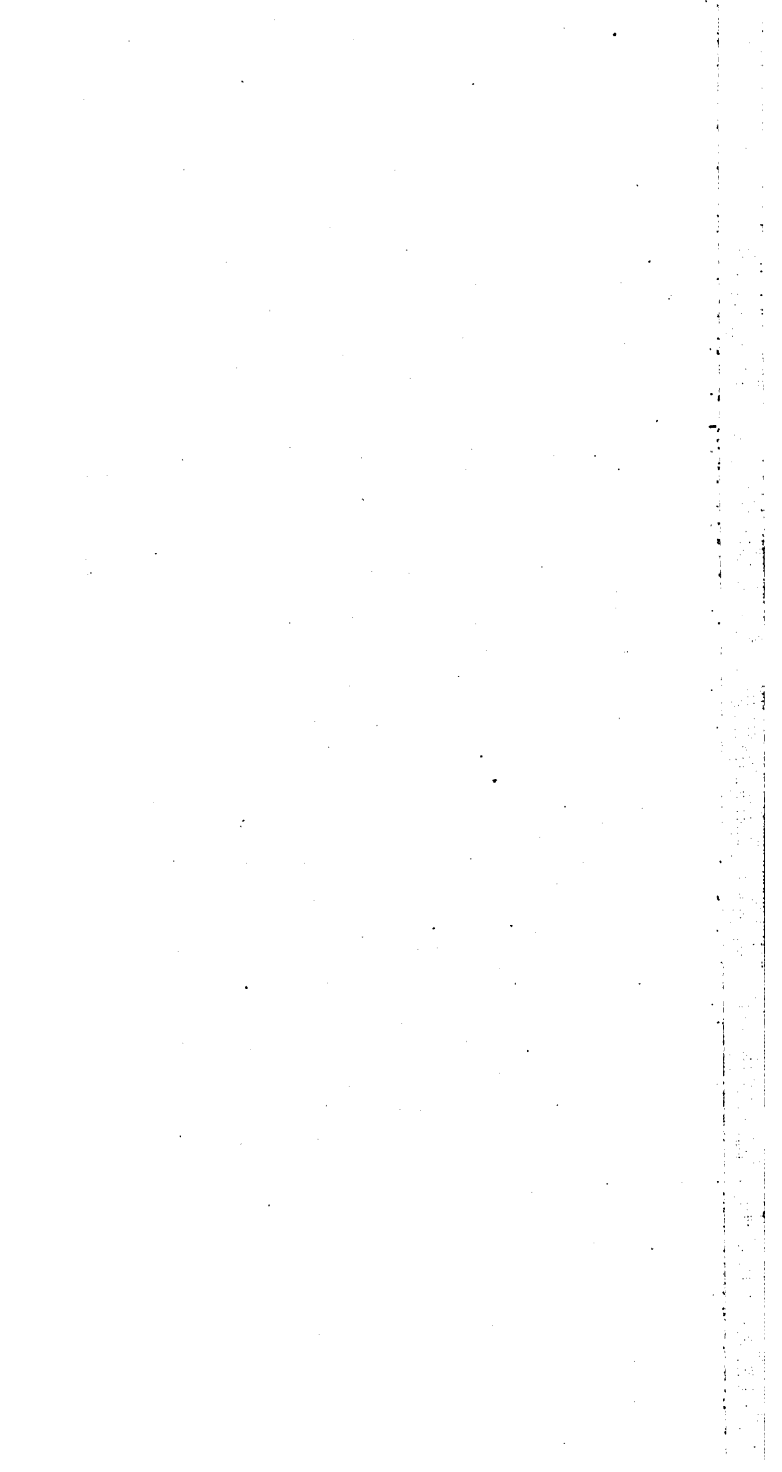
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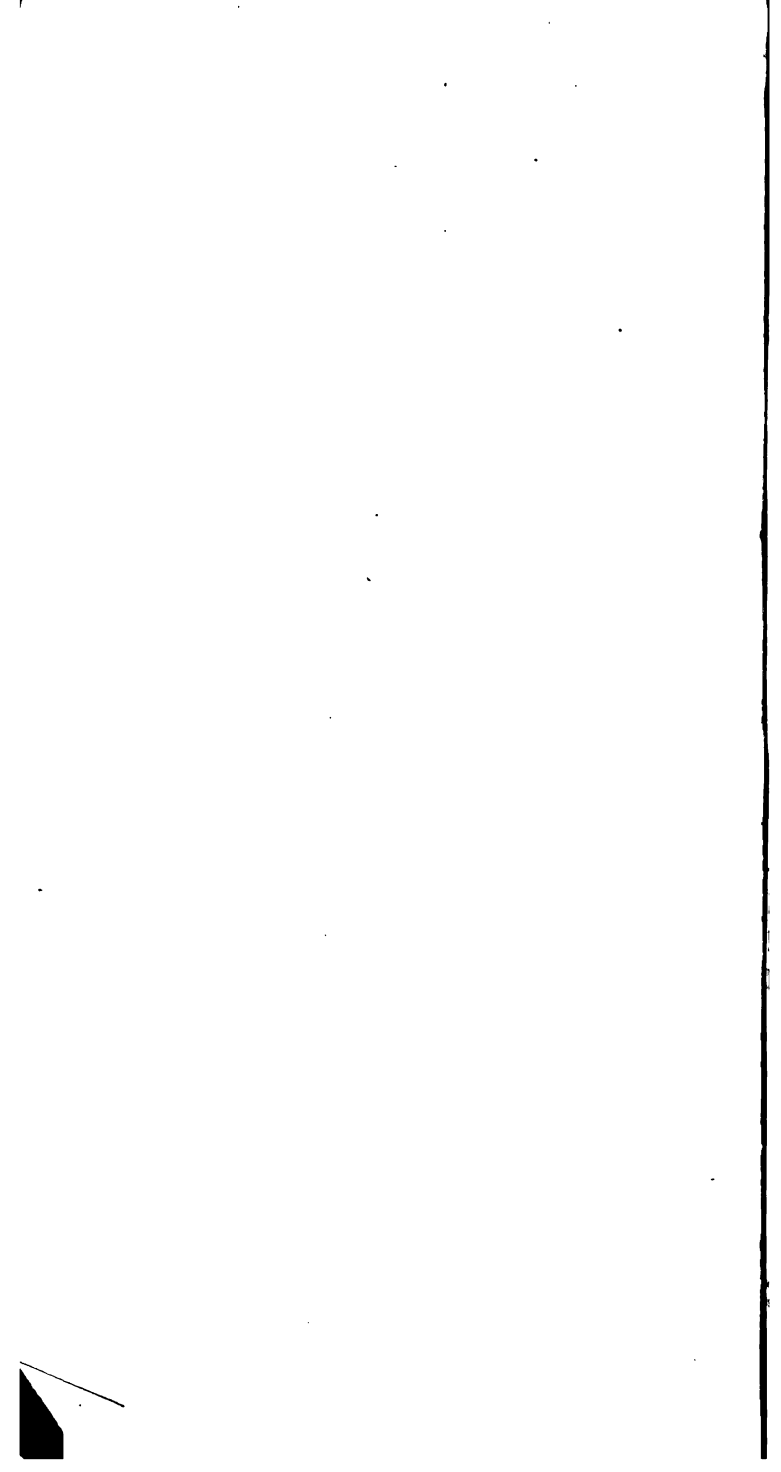
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**ACCIDENT
INSURANCE MANUAL
1916**

**TWENTY-THIRD ANNUAL EDITION
A DIRECTORY**

OF

PLANS AND CONTRACTS

OF THE LEADING

STOCK AND MUTUAL ACCIDENT COMPANIES

WITH

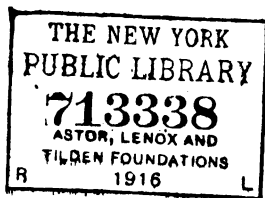
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- II. FORMS OF POLICIES**
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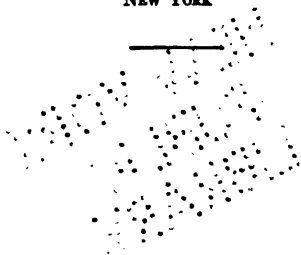
THE SPECTATOR COMPANY

**CHICAGO OFFICE:
INSURANCE EXCHANGE**

**135 WILLIAM STREET
NEW YORK.**



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NEW YORK



HINTS TO ACCIDENT INSURANCE AGENTS*

THE GOODS.

In selling a concrete commodity the salesman illustrates and demonstrates patently. Insurance salesmanship is the highest form of salesmanship. The seller cannot instantly, palpably demonstrate the need and the value of his goods. He sells a "promise to pay."

Insurance is a contract of indemnity; for an agreed consideration one party guarantees another against loss.

Marine insurance is more than a thousand years old. Fire insurance several hundred years old. Life insurance nearly as old. Disability insurance is comparatively new.

Our grandparents knew and desired fire and life insurance. Familiarity has made them real essentials of life. Our parents could obtain guarantees of indemnity for pecuniary loss due to inability to attend to their livelihood because of accidental injuries. Only comparatively recently has disability insurance become known to the prudent, thrifty, far-sighted American.

The careful, sane, prudent man obtains life insurance to protect his estate and to obtain due credit for his enterprises. He obtains fire insurance to protect his properties. He must have accident and health insurance to protect his livest asset—his ability to devote his brains, body, experience, influence to his daily business affairs.

A man will die once—just once. He is liable to sustain many physical setbacks during an ordinary span of life. He may face the destruction of his property by fire or flood or tornado, and, even if he has no contract of indemnity, with his health, his strength, his credit, his influence, his experience, he can rebuild, replace his lost properties. But no millionaire, no genius, no Hercules can replace a lost eye or shriveled limb. He can obtain large cash indemnities, however, if he has had the prudence to "insure his income."

No physical setback ever made a man richer. Every physical setback—any accident or illness—costs something besides pain. Disability insurance is "income insurance." It insures a man's income coming in when his outgo is increased because of some physical setback. The doctor's, druggist's, hospital's, nurse's bills, the cost of a substitute to do his work, etc., all mean extra expense. A man's income may not be immediately cut off or even temporarily lessened; but it certainly is not increased by reason of any physical setback.

His outgo, on the other hand, certainly is increased. To meet the increased pecuniary outgo, he must needs insure his income coming in. Accident and health insurance is the Paymaster in times of physical bankruptcy.

The cost is dependent upon the hazard of a worker's occupation, and, as regards illness indemnities, upon his age, as well. Nearly 7,000 occupations have been classified and rates deemed adequate for guaranteeing a certain weekly indemnity to each have been determined as well as indemnities for loss of life or limbs.

Most companies issuing contracts of indemnity for such losses

use the same, or approximately the same, manual of rates and classifications.

There is a very wide latitude of choice between the various organizations' various policies (or contracts of indemnity), and underwriters vie with one another in devising policies including this, that and the other feature.

It is a remarkable fact, however, that while the cost of practically all other necessities of life, such as food, clothing, fuel, shelter, etc., has increased by leaps and bounds during the last forty years, the cost of protecting one's income through accident and health contracts of indemnity has remained almost stationary.

As against the same low rate of premiums, or charges for health and accident "coverage," the contracts have been broadened year after year. Technicalities have been eliminated. Exclusions have been lessened.

Moreover the development of transportation facilities, the presence of the electrically propelled vehicles, high-speed "trolleys," electric, gasoline and steam-driven pleasure and commercial vehicles, have added a new and grievously potential hazard to daily perils. Indeed the losses due to automobiles alone (and there are more than 1,500,000 such vehicles darting about this country today) constitute nearly 25 per cent. of the total losses sustained by the organizations issuing accident insurance contracts.

Thus, with the cost practically the same as ever, the likelihood of corporeal disaster much greater than ever and the policies simpler, broader, fairer than ever, the necessity for this modern armor of indemnity is most palpable.

THE SELLER.

The opportunities, therefore, are greater than ever for the salesman who knows his business, sees its possibilities and steadfastly pursues his calling.

Men will eagerly seek and pay for the things that satisfy or appeal to their five senses. They will obtain life insurance protection; fire insurance protection; marine insurance protection; windstorm and hail insurance protection; bank deposit insurance protection, etc. But they have to be persuaded to protect their incomes from losses due to physical impairments.

"Health and accident insurance is not bought. It is sold." Nobody buys it over the counter. It must be explained, and the one who needs it must be interested and convinced of that which really is essentially a necessary of life.

Salesmanship of the highest degree—that's what health and accident soliciting is. Only men of earnest, insistent mould make the big successes. To them, though, the return is most glorious and satisfying.

Relatively the commissions paid to the sellers of Income Insurance (and that is what health and accident indemnity really is) are higher than are paid to salesmen in any other legitimate calling. Moreover, the renewal commissions, that is, the compensation paid to those who have originally sold this Twentieth Century necessary of life and who have "placed the annual or semi-annual renewal of the contract," are constant—not reduced, as in other forms of insurance.

Today it is estimated that less than ten per centum of the available purchasers have been supplied with this necessary of life. More than that, it is a fact that the readiest purchasers of this commodity—the brainy, successful professional men and merchants—are the first ones to increase the amount of health and accident insurance they carry.

Compensation insurance, as it is called, is becoming obligatory.

through statutory prods in all the great manufacturing, mining and commercial commonwealths. But this humane improvement over the unfair old liability laws does not protect any save the industrial classes, while farm laborers and domestic servants are not included in the scope of these so-called compensation laws. The merchants, the professional men and thousands of others do not come under the compulsory compensation laws.

Even those workers whose employments are specifically or inferentially included under "compensation" laws are not compensated for mishaps occurring at other than their places of employment and only during the hours of employment and only if the injuries thus sustained continue longer than a week, or ten days or two weeks, as the local statutes specify.

Statistics show that nearly 42 per cent. of all accidents compensated for by the health and accident companies to their commercial (not industrial) policyholders occur in and around the home. So that it is evident that so-called compulsory workmen's compensation laws do not reach the higher classes of workers and do not by any means fully "cover" the industrial classes. Moreover, thus far accidents, not ailments, are compensated for and the pecuniary losses due to illnesses alone are estimated at more than \$800,000,000 annually in this country.

The opportunities therefore are illimitable for the wide-awake systematic, honorable seller of commercial health and accident contracts of indemnity. The field is not merely large; but it is fertile. The recompense is large. The sense of satisfaction in serving one's fellow-beings is alone a magnificent reward.

Strict honesty and perseverance are the secrets of success in this work. "Misrepresentation will never result in upbuilding a successful agency" is a truism. Tell the "Prospect" precisely what the contract provides. Tell him it does not pay death indemnities for natural death losses. That is the province of life insurance. This is Live, not Life, Insurance.

Statistics show that one out of every ten "Prospects" properly approached becomes a policyholder. The more men interviewed, the more policies sold, the greater the salesman's income. Most salesmen do not realize their own power. They fail to develop due and proper poise and confidence. The more a salesman believes in the value of his goods the more he sells. The more confidence he has in himself as a purveyor of good goods, needed goods, fairly sold goods, the more confidence he will inspire in his prospective purchasers.

Selling a cake of soap is one thing, selling a piece of paper that makes a man glad and grateful subsequently in his hour of anguish and pecuniary distress is another—a far greater, a far more satisfying thing. It is a fact that one out of every six policyholders presents at least one claim for compensation each year.

Therefore, you are doing a noble as well as a needful work when you persuade a man to protect his income-producing hours by purchasing a disability contract of indemnity.

You may not obtain one client in the first ten "Prospects" you solicit; nor in the second ten, and perhaps only one in the third ten; but out of 100 or 500 possible purchasers the average of "one in ten" will hold good. Of those to whom fair contracts, backed up by an organization of real integrity, solvency and reputed fair and prompt claim settlements, appeal, 90 per cent. will renew their policies at expiration—provided the policies have been fairly and honestly sold; plainly described in the first instance.

Consequently the cumulative value of steady, systematic soliciting is tremendous in this business. One man in New York City who

twice tried selling health and accident insurance and failed miserably is now receiving a renewal commission income of more than \$12,000 a year on his old, well-sold, carefully attended business.

Haphazard soliciting may pay—a little systematic soliciting always has and always will succeed and is bound to pay the steady, consistent worker handsomely.

To those who will not accept accident indemnity contracts disability coverage may be offered and vice versa. But for real satisfaction the combined health and accident policy should always be offered, aye, insisted upon. No man is immune from accidents—none either is immune from ailments. The man, or woman (for women who earn a livelihood are eligible for Income Insurance), who is provided with Disability Insurance is really the one who feels safe—confidently relies upon prompt indemnity whenever any physical setback comes.

Only retired millionaires do not need Income Insurance—their incomes come in no matter whether they are ill or injured a day, a month or a year. Every other person, not mentally or physically impaired, is a fit subject for soliciting.

Last year more than \$12,000,000 was paid to holders of accident and health indemnity contracts in this country. More than 1,200,000 workers have been paid indemnities by American health and accident organizations. They know; they realize the value of this Income Insurance. More than 20,000,000 are waiting to be advised. For many, many of them who have scoffed at, put off obtaining, or failed to retain this real, modern, reasonably priced necessary of life, the verdict will be, "Too bad; too late," when physical setbacks do come, as they always have come and always will come, to the stoutest, the most careful.

THE METHODS.

No two men are identical. No identical method of approach will do. Study your "Prospect." If he has others dependent upon him one line of thought is obvious. If he has no one dependent upon him another phase of the indemnity contract—the weekly indemnities—not the death or dismemberment indemnities—will appeal to him.

If Mr. Prospect is a dentist or a surgeon his liability to toxic poisoning and the precious value of sound eyes and fingers form irresistible persuaders. If a merchant or banker, the very large returns to his estate for loss of life through accidental means—indemnities obtained at less than a tithe the cost of life insurance—appeal to his mind.

Study your company's contracts. Learn the rates for each form of policy. Neither task is hard nor complicated. If ever in doubt upon any point consult the Home Office. All inquiries will be promptly and gladly answered.

Make up a daily list of ten or fifteen calls. Your office work should always be done during the hours "Prospects" cannot be interviewed. Your "Back Calls" (third and fourth and ninth and tenth interviews with reluctant Prospects) should be sandwiched in daily between your interviews with "new" Prospects.

Remember every one who you find has already provided himself or herself with "Income Insurance" was doubtless solicited, not once but several times, by not one but several solicitors like yourself.

Aim high. Interview "Prospects" who might, could, should and will carry good-sized policies. It takes no more experience, brains, energy and tact to sell a hundred-dollar contract to a "big" man than a six-dollar contract to a mechanic or artisan.

Start high. If the Prospect does not feel that he can set aside enough money to provide an adequate weekly indemnity in time of need—say \$50 or \$40 or \$25—he can, if he will, take a policy costing only a few cents a day and guaranteeing an income of \$15 or \$12.50 or \$5 a week.

Don't tell the Prospect he "can get a policy as low as \$2 a year." He can, of course, but it will be a very limited contract. Tell him he can have a policy providing a forty thousand or thirty thousand dollar estate for a trifling sum, probably not as much as he spends for a couple of good cigars a day.

Be most scrupulously careful in making out the application or schedule of warranties. Print the name of the applicant. Be sure to ask him each and every question called for. This is most important. You cannot waive anything in the contract, nor anything in the application or schedule of warranties. Remember that the greatest hazard of the applicant's vocation and avocation fixes the classification and the rate of premium charged.

Wrong classifications and wrong rating always lead to dissatisfaction. "One Knocker can do more harm than ten Boosters can overcome." Write your clients right and satisfaction is certain; renewals of present business will follow and increased income for the salesman is inevitable.

Keep a card index of every "Prospect." Keep an exact copy of every application. Make every claim paid a business builder through introductions obtained from the satisfied policyholder. Try to illustrate the value of a policy such as you are about to sell by citing instances of claims paid to individuals in the same occupation as your present prospect—recent local claims, if possible.

Be punctual—always a few moments ahead of time—for interviews and for remittances to the company. Punctuality, like politeness, pays. Tact costs little; means much. Always leave your "Prospect" with a smile and express the wish that nothing may happen before he does protect his Income with Income Insurance. Then you can go back, and go back again until you, or some cleverer salesman, has sold him that which he needs, but puts off obtaining. Never let a "turn down" rob you of confidence. Many policyholders turned down a dozen men once and one man a dozen times, until the right salesman sold him the policy he has today. Every man in the world is susceptible of having his mind changed. Since he turned you down cold, flat, hard last week Mr. Obstinate witnessed a thrilling accident, realized how he might have been the sufferer and today his mind is putty, not stone.

Represent a good company. Stick to it. You lose by swapping companies. A man's known by the company he keeps.

Your income—your success—depends wholly upon yourself. You can't be fired, or locked out, or boycotted. You are your own employer. If you are lazy you suffer. If you work hard, systematically, you prosper. The agent's commission is usually ten or twelve times as much as the company's underwriting profit. Don't forget that. And the company carries the risk; sets aside necessary reserves; pays the taxes and license fees, the printing, stationery and hundred and one other things.

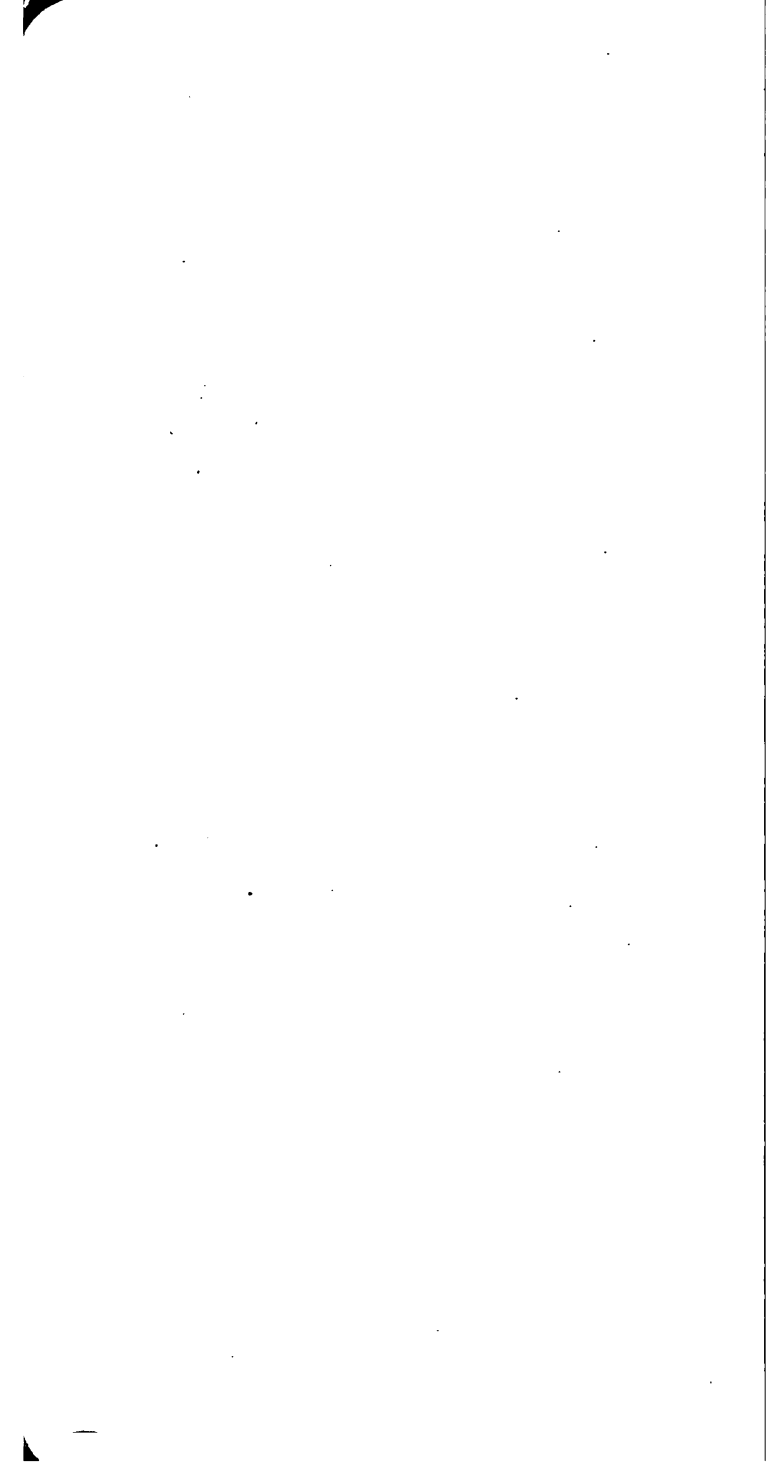
Your only investment is your time, your energy, your brains.

What other occupation that pays as well as this can you enter with no pecuniary investment whatever? With no long period of study and diploma-striving before you can earn a living?

Remember, the Producer is King. Every company wants him. If canvassing brings you success (and money) more canvassing will mean more money.

[illegible]

PLANS AND POLICIES
OF
STOCK ACCIDENT COMPANIES



STANDARD PROVISIONS.

(A): 1. This policy includes the endorsements and attached papers, if any, and contains the entire contract of insurance. No reduction shall be made in any indemnity herein provided by reason of change in the occupation of the insured or by reason of his doing any act or thing pertaining to any other occupation.

(B): 1. This policy includes the endorsements and attached papers, if any, and contains the entire contract of insurance except as it may be modified by the insurer's classification of risks and premium rates in the event that the insured is injured after having changed his occupation to one classified by the insurer as more hazardous than that stated in the policy, or while he is doing any act or thing pertaining to any occupation so classified, except ordinary duties about his residence or while engaged in recreation, in which event the insurer will pay only such portion of the indemnities provided in the policy as the premium paid would have purchased at the rate but within the limits so fixed by the insurer for such more hazardous occupation.

If the law of the state in which the insured resides at the time this policy is issued requires that prior to its issue a statement of the premium rates and classification of risks pertaining to it shall be filed with the state official having supervision of insurance in such state, then the premium rates and classification of risks mentioned in this policy shall mean only such as have been last filed by the insurer in accordance with such law, but if such filing is not required by such law then they shall mean the insurer's premium rates and classification of risks last made effective by it in such state prior to the occurrence of the loss for which the insurer is liable.

2. No statement made by the applicant for insurance not included herein shall avoid the policy or be used in any legal proceeding hereunder. No agent has authority to change this policy or to waive any of its provisions. No change in this policy shall be valid unless approved by an executive officer of the insurer and such approval be endorsed hereon.

(A): 3. If default be made in the payment of the agreed premium for this policy, the subsequent acceptance of a premium by the insurer or by any of its duly authorized agents shall reinstate the policy but only to cover loss resulting from accidental injury thereafter sustained.

(B): 3. If default be made in the payment of the agreed premium for this policy, the subsequent acceptance of a premium by the insurer or by any of its duly authorized agents shall reinstate the policy but only to cover such sickness as may begin more than ten days after the date of such acceptance.

(C): 3. If default be made in the payment of the agreed premium for this policy, the subsequent acceptance of a premium by the insurer or by any of its duly authorized agents shall reinstate the policy but only to cover accidental injury thereafter sustained and such sickness as may begin more than ten days after the date of such acceptance.

(A): 4. Written notice of injury on which claim may be based must be given to the insurer within twenty days after the date of the accident causing such injury.

(B): 4. Written notice of sickness on which claim may be based must be given to the insurer within ten days after the commencement of the disability from such sickness.

(C): 4. Written notice of injury or of sickness on which claim may be based must be given to the insurer within twenty days

after the date of the accident causing such injury or within ten days after the commencement of disability from such sickness.

5. Such notice given by or in behalf of the insured or beneficiary, as the case may be, to the insurer at..... or to any authorized agent of the insurer, with particulars sufficient to identify the insured, shall be deemed to be notice to the insurer. Failure to give notice within the time provided in this policy shall not invalidate any claim if it shall be shown not to have been reasonably possible to give such notice and that notice was given as soon as was reasonably possible.

6. The insurer upon receipt of such notice, will furnish to the claimant such forms as are usually furnished by it for filing proofs of loss. If such forms are not so furnished within fifteen days after the receipt of such notice, the claimant shall be deemed to have complied with the requirements of this policy as to proof of loss upon submitting within the time fixed in the policy for filing proofs of loss, written proof covering the occurrence, character and extent of the loss for which claim is made.

(A): 7. Affirmative proof of loss must be furnished to the insurer at its said office within ninety days after the date of the loss for which claim is made.

(B): 7. Affirmative proof of loss must be furnished to the insurer at its said office within ninety days after the termination of the period of disability for which the company is liable.

(C): 7. Affirmative proof of loss must be furnished to the insurer at its said office in case of claim for loss of time from disability within ninety days after the termination of the period for which the insurer is liable, and in case of claim for any other loss within ninety days after the date of such loss.

8. The insurer shall have the right and opportunity to examine the person of the insured when and so often as it may reasonably require during the pendency of claim hereunder, and also the right and opportunity to make an autopsy in case of death where it is not forbidden by law.

(A): 9. All indemnities provided in this policy will be paid after receipt of due proof.

(B): 9. All indemnities provided in this policy for loss other than that of time on account of disability will be paid..... after receipt of due proof.

10. Upon request of the insured and subject to due proof of loss..... accrued indemnity for loss of time on account of disability will be paid at the expiration of each during the continuance of the period for which the insurer is liable, and any balance remaining unpaid at the termination of such period will be paid immediately upon receipt of due proof.

(A): 11. Indemnity for loss of life of the insured is payable to the beneficiary if surviving the insured, and otherwise to the estate of the insured. All other indemnities of this policy are payable to the insured.

(B): 11. All the indemnities of this policy are payable to the insured.

12. If the insured shall at any time change his occupation to one classified by the insurer as less hazardous than that stated in the policy, the insurer, upon written request of the insured and surrender of the policy, will cancel the same and will return to the insured the unearned premium.

13. Consent of the beneficiary shall not be requisite to surrender or assignment of this policy, or to change of beneficiary, or to any other changes in the policy.

14. No action at law or in equity shall be brought to recover on this policy prior to the expiration of sixty days after proof of loss has been filed in accordance with the requirements of this policy, nor shall such action be brought at all unless brought within two years from the expiration of the time within which proof of loss is required by the policy.

15. If any time limitation of this policy with respect to giving notice of claim or furnishing proof of loss is less than that permitted by the law of the state in which the insured resides, at the time this policy is issued, such limitation is hereby extended to agree with the minimum period permitted by such law.

OPTIONAL STANDARD PROVISIONS

16. The insurer may cancel this policy at any time by written notice delivered to the insured or mailed to his last address, as shown by the records of the insurer, together with cash or the insurer's check for the unearned portion of the premiums actually paid by the insured, and such cancellation shall be without prejudice to any claim originating prior thereto.

17. If the insured shall carry with another company, corporation, association or society other insurance covering the same loss without giving written notice to the insurer, then in that case the insurer shall be liable only for such portion of the indemnity promised as the said indemnity bears to the total amount of like indemnity in all policies covering such loss, and for the return of such part of the premium paid as shall exceed the pro rata for the indemnity thus determined.

(C) 18. Upon the payment of claim hereunder any premium then due and unpaid or covered by any note or written order may be deducted therefrom.

(A): 19. If a like policy or policies, previously issued by the insurer to the insured be in force concurrently herewith, making the aggregate indemnity in excess of \$.....the excess insurance shall be void and all premiums paid for such excess shall be returned to the insured.

(B): 19. If a like policy or policies, previously issued by the insurer to the insured be in force concurrently herewith, making the aggregate indemnity for loss of time on account of disability in excess of \$.....weekly, the excess insurance shall be void and all premiums paid for such excess shall be returned to the insured.

(C): 19. If a life policy or policies previously issued by the insurer to the insured be in force concurrently herewith making the aggregate indemnity for loss other than that of time on account of disability in excess of \$.....or the aggregate indemnity for loss of time on account of disability in excess of \$.....weekly, the excess insurance of either kind shall be void and all premiums paid for such excess shall be returned to the insured.

20. The insurance under this policy shall not cover any person under the age of.....years nor over the age of.....years. Any premium paid to the insurer for any period not covered by this policy will be returned upon request.

Aetna Life Insurance Company.

COMPANY'S BUILDING, HARTFORD, CONN.

Commenced Business (accident and liability department), January 1, 1891.
 M. G. BULKELEY, Pres. W. C. FAXON and J. S. ROWE, Vice-Pres. J. M. PARKER, JR.,
 and ERNEST C. HIGGINS, Secs. EDWIN C. BOWEN, JOHN V. ADAMS and CLIFFORD B.
 MORCOM, Asst. Secs.

ACCIDENT INSURANCE.

The Ætina Life issues a variety of forms of policies, classifying risks as specified below:

SELECT CLASS.—Annual rate \$5 per \$1000, with \$5 weekly indemnity; \$2.50 per \$1000 for "death only" insurance.

PREFERRED CLASS.—Annual rate \$5 per \$1000, with \$5 weekly indemnity; \$2.50 per \$1000 for "death only" insurance.

EXTRA PREFERRED CLASS.—Annual rate \$6 per \$1000, with \$5 weekly indemnity; \$3 per \$1000 for "death only" insurance.

ORDINARY CLASS.—Annual rate \$7.50 per \$1000, with \$5 weekly indemnity; \$3.75 per \$1000 for "death only" insurance.

MEDIUM CLASS.—Annual rate \$10 per \$1000, with \$5 weekly indemnity; \$6 per \$1000 for "death only" insurance.

SPECIAL CLASS.—Annual rate \$12.50 per \$1000, with \$5 weekly indemnity; \$7.50 per \$1000 for "death only" insurance.

HAZARDOUS CLASS.—Annual rate \$15 per \$1000, with \$5 weekly indemnity; \$9 per \$1000 for "death only" insurance.

EXTRA HAZARDOUS CLASS.—Annual rate \$20 per \$1000, with \$5 weekly indemnity; \$12 per \$1000 for "death only" insurance.

Special contracts for occupations of greater hazard than are included in above classes, such as freight brakemen, railroad yardmen, etc.

AGE LIMITS.—Eighteen to sixty-five, and for "death only" insurance, eighteen to seventy.

MAXIMUM INDEMNITY.—Death, \$25,000; weekly, \$125, doubling under "Combination" and increasing under "Accumulative" policies.

"REGULAR" POLICIES in the above classes carry at the rates given for each \$1000 insurance with weekly indemnity the following benefits: \$1000 in event of accidental death, or the loss of both feet, both hands, one hand and one foot or the entire sight of both eyes; \$500 for loss of one foot or one hand; \$250 for loss of entire sight of one eye; \$5 per week for total disability, limit 104 weeks; \$2 per week for partial disability, limit 26 weeks. Weekly indemnity is payable every four weeks during disability.

COMBINATION ACCIDENT POLICIES are issued to "Select" and "Preferred" risks at an annual premium of \$5 per \$1000, to "Extra Preferred" risks (except passenger conductors) at \$6 per \$1000, and to "Ordinary" risks at \$8.50 per \$1000. These policies provide for each \$1000 principal sum, the following benefits for general accidents: \$1000 in event of accidental death, loss of both hands, both feet, one hand and one foot, one eye and

one limb, or entire sight of both eyes; \$500 for loss of either hand or foot or entire sight of one eye; \$5 per week indemnity during the period of total disability; \$2.50 weekly indemnity for partial disability, limit twenty-six weeks.

This policy also provides for the payment of weekly indemnity for continuous total disability from date of accident to date of loss of life, limb, limbs or sight, in addition to the specified amounts payable for such losses.

If injuries are sustained while the insured is a passenger in or on a public conveyance provided by a common carrier for passenger service (including the platform, steps or running-board of railway or street railway cars), or while a passenger in a passenger elevator (excluding elevators in mines), or caused by a stroke of lightning, or by reason and in consequence of the burning of a building while the insured is therein, or caused by the collapse of the outer walls of a building, while the insured is therein, or caused by the explosion of a steam boiler, or caused by a cyclone or tornado, the amounts payable as above stated are doubled. Weekly indemnity is payable every four weeks during disability. In case of injury the insured has the privilege of receiving in lieu of weekly indemnity a specified amount as per the schedule of injuries shown in the policy. If a surgical operation named in the schedule of operations in the policy is performed by reason of an injury which creates other liability under the policy, the amount stated opposite such operation is payable to the insured in addition to other indemnity. If such injuries do not result in disability, but do require surgical treatment by a surgeon within ninety days, the company will pay the amount actually expended for such treatment, but not exceeding the amount payable for one week of total disability, for general accidents.

Claims for the principal sum or any specified portion thereof for loss of limbs, limb or sight are payable in cash, or in twenty-year four per cent gold bonds of the Ætna Life Insurance Company. These bonds will be registered or made payable to bearer, as desired, and interest thereon will be paid annually until maturity.

Under the accumulative clause, if the premiums are paid annually, the principal sum will be increased ten per cent each year until such accumulations shall amount to fifty per cent of the amount originally insured. If the premiums are paid semi-annually or quarterly the principal sum will be increased five per cent each year until such accumulations shall amount to fifty per cent of the amount originally insured.

POLICY FORM—"ACCUMULATIVE ACCIDENT POLICY."

PRINCIPAL SUM, \$5000—\$10000. WEEKLY INDEMNITY, \$25—\$50.

In consideration of the premium of twenty-five dollars, and of the statements made in the application for this policy (copy of which application is endorsed hereon and made a part hereof), the Ætna Life Insurance Company, of Hartford, Connecticut, does hereby insure (subject to all conditions and limitations hereinafter contained) the person named and described in said application by occupation attorney for the term of twelve months from the first day of January, 1914, (commencing and ending at twelve o'clock noon, standard time), against loss resulting directly and independently of all other causes, from bodily injuries effected solely through external, violent and accidental means, suicide (sane or insane) not included, as herein defined.

PART I. SINGLE INDEMNITIES.—If such injuries alone totally disable the insured, that is, from date of accident continuously and wholly prevent him from prosecuting any and every kind of business pertaining to his occupation, and during the period of such continuous total disability and within two hundred weeks from date of accident, result in any

one of the losses described below, the company will pay the sum specified opposite such loss and in addition will pay weekly indemnity for the period of such disability, from the date of accident to the date of death or other specified loss, at the rate per week provided in Part II (a); or, if such injuries alone result within ninety days from date of accident in any one of the losses described below, without such disability, the company will pay the sum specified opposite such loss. Loss of: (a) life, the principal sum of \$5000; (b) both hands by removal at or above the wrists, or (c) both feet by removal at or above the ankles, (d) one hand at or above the wrist and one foot at or above the ankle (by removal) or (e) entire sight of both eyes, if irrecoverably lost, or (f) one hand by removal at or above the wrist and entire sight of one eye, if irrecoverably lost, or (g) one foot by removal at or above the ankle and entire sight of one eye, if irrecoverably lost, the principal sum; or (h) one hand by removal at or above the wrist, or (i) one foot by removal at or above the ankle or (j) entire sight of one eye, if irrecoverably lost, one-half of principal sum.

SINGLE WEEKLY INDEMNITY

PART II. TOTAL DISABILITY.—(a) If such injuries do not result in any of the losses provided for in Part I, but alone totally disable the insured, that is, from date of accident continuously and wholly prevent him from prosecuting any and every kind of business pertaining to his occupation, the company will pay the sum of twenty-five dollars per week so long as he shall live and suffer such disability.

PARTIAL DISABILITY.—(b) If such injuries do not totally disable the insured, as above, but alone partially disable him, that is, from date of accident, or immediately following a period of total disability as above defined, continuously and wholly prevent him from performing one or more important daily duties pertaining to his occupation, the company will pay one-half of the amount per week payable for total disability for the period of such partial disability, but not for more than twenty-six consecutive weeks.

PART III. ELECTIVE INDEMNITIES.—If the insured shall sustain bodily injuries covered by this policy and named in the schedule of injuries below, the company will pay the largest amount provided in said schedule for any one of such injuries, provided the insured notifies the company within twenty days from the date of accident of his election to accept such amount in lieu of all other indemnity, except for such surgical operation fee as may become payable under Part V hereof.

SCHEDULE OF INJURIES.—The amounts stated in the following "Schedule of Injuries" are payable under this policy if the company's liability for single weekly indemnity for total disability is fifty dollars per week, proportionate amounts being payable if said liability is for a larger or smaller amount. For loss by removal: Of one or more fingers (at least one entire phalanx), \$300; of one or more entire toes, \$400. For complete dislocation, viz.: Of the shoulder, \$120; of the elbow, \$200; of the wrist, \$250; of one or more fingers, \$100; of the hip, \$600; of the knee or ankle, \$300; of one or more bones of foot (not toes), \$300; of one or more toes, \$100. For the complete fracture of bones, viz.: Of the skull, both tables, \$650; of the lower jaw, \$150; of the collar bone, \$300; of the pelvis, \$500; of the thigh, \$600; of the leg or knee cap, \$400; of the arm between elbow and shoulder, \$600; of the forearm between wrist and elbow, \$300; of one or more ribs, \$200; of one or more bones of the foot (not toes), \$250; of one or more bones of the hand (not fingers), \$250; of one or more toes, \$200; of one or more fingers, \$200.

PART IV. DOUBLE INDEMNITIES.—The company will pay double the sum otherwise payable under Parts I, II or III of this policy if the injuries causing the loss are sustained by the insured (1) while a passenger in or on a public conveyance provided by a common carrier for passenger service (including the platform, steps or running board of railway or street railway cars), or (2) while a passenger in a passenger elevator (excluding elevators in mines); or by reason and in consequence of (3) the burning of a building while the insured is therein or (4) the collapse of the outer walls of a building while the insured is therein, or (5) the explosion of a steam boiler, or (6) a cyclone or tornado, or (7) a stroke of lightning.

PART V. SURGICAL OPERATIONS.—If the insured shall sustain bodily injuries covered by this policy solely by reason of which any operation or operations named in the schedule of operations below are performed by a surgeon during a period of total or partial disability (as herein defined) and within ninety days from date of accident, the company will pay the largest amount provided in said schedule for any one of the operations so performed in addition to other indemnity herein provided.

SCHEDULE OF OPERATIONS.—The amounts stated in the following "Schedule of Operations" are payable under this policy if the company's liability for single weekly indemnity for total disability is fifty dollars per week, proportionate amounts being payable if said liability is for a larger or smaller amount: Amputation of foot, hand or forearm, \$50; leg or arm, \$100; thigh \$250; thumb, finger or fingers, toe or toes, \$20. Dislocations, reduction of shoulder, elbow, hip, knee or ankle, \$50; two or more bones in body of hand or foot (not thumb, finger or toe), \$30; wrist or lower jaw, \$30; thumb, finger or fingers, toe or toes, \$20. Excision of shoulder, hip or knee joint, \$200; elbow, wrist or ankle joint, \$100. Eye, ear, nose or throat—Any cutting operation, \$20. Fractures, reduction of nose, lower jaw, collar bone, shoulder blade or forearm (one or both bones), \$50; breast bone, coccyx, two or more bones in body of hand or foot (not thumb, finger or toe), \$30; upper arm, \$70; rib or ribs, thumb, finger or fingers, toe or toes, \$20; any of the bones of the pelvis, \$100; thigh, \$150; knee cap or leg bones (one or both), \$100. Gunshot wounds—treatment not necessitating amputation or laparotomy, \$50. Laparotomy (opening of the abdominal cavity for an operation on any organ contained therein), \$200. Skull trephining, for fracture of both tables, \$200. Synovitis (inflammation of the lining membrane of a joint), incision, \$50. Tetanus—injection of anti-tetanic serum into frontal lobe of brain, \$200. Wounds of scalp or other parts—Suturing, \$10.

If such injuries do not result in disability, but require surgical treatment by a surgeon within ninety days from date of accident, the company will pay the amount actually ex-

pended for such treatment, not exceeding the amount provided in Part II (a) for single weekly indemnity for total disability for one week.

PART VI. HOSPITAL INDEMNITIES.—If the insured shall, solely by reason of bodily injury for which weekly indemnity is payable, be confined in a hospital within ninety days from date of accident, and provided no claim is made under Part V for surgical operation fee, the company will pay, in addition to the weekly indemnity payable, the amount expended weekly by him for hospital charges, but not in excess of one-half of the single weekly indemnity provided in Part II (a) for total disability, nor for a period of more than ten weeks.

PART VII. ACCUMULATIONS.—If all premiums are paid annually, the original principal sum hereby insured will be increased ten per cent. in the second and each subsequent year for five consecutive years, until such increases amount to fifty per cent. of the original sum insured, and thereafter, so long as this policy is maintained in force by annual premium payments the amount insured shall be the original principal sum plus the accumulations.

If premiums are paid otherwise than annually, the original principal sum hereby insured will be increased five per cent' in the second and each subsequent year for ten consecutive years, until such increases amount to fifty per cent of the original sum insured, and thereafter, so long as this policy is maintained in force the amount insured shall be the original principal sum plus the accumulations.

PART VIII. GOLD BONDS.—The principal sum insured under this policy shall be payable at the option of the insured or beneficiary as the case may be, in United States gold coin or its equivalent, or in twenty-year four per cent. gold bonds of the Ætna Life Insurance Company. These bonds will be registered or made payable to bearer as desired and interest thereon will be paid annually until maturity.

PART IX. IDENTIFICATION.—If the insured, by reason of injury or illness, shall be physically unable to communicate with friends, the company upon receipt of a telegram; or other message giving the number of this policy, will immediately transmit to his relatives or friends any information respecting him and will defray the expense necessary to put the insured in the care of friends, within the sum of one hundred dollars.

FOR STANDARD PROVISIONS SEE PAGE 11

ADDITIONAL PROVISIONS

A. Upon the occurrence of any one of the losses described in PART I (a) to (j) inclusive of this policy, all insurance hereunder shall immediately cease and upon payment of indemnity therefor, this policy shall be surrendered to the company. Failure on the part of any claimant under this policy to furnish proofs of loss within ninety days after the date of loss or the termination of the period for which the company is liable, provided the furnishing of such proofs within that period was reasonably possible; or, refusal to permit such examination of the person of the insured or autopsy in case of death as is hereinbefore provided for, shall invalidate all claims under this policy.

B. This insurance does not cover the result of injury received by the insured while participating in or in consequence of having participated in aeronautics. This insurance does not cover in event of accident or any loss specified in Part I or Part II of this policy, resulting wholly or partly, directly or indirectly, from bodily or mental infirmity or disease in any form, or from ptomaines.

C. No assignment of interest under this policy shall bind the company unless consent thereto is formally endorsed hereon by an executive officer of the company. The company shall not be responsible for the validity of any assignment. The copy of the application endorsed hereon is hereby made a part of the contract of insurance between the company and the insured. No provision of the charter, constitution or by-laws of this company shall be used in defense of any claim arising under the policy unless such provision is incorporated in full in this policy. This policy may be renewed with the consent of the company and by the payment of the premium in advance.

SHORT TERM ACCIDENT INSURANCE.

Short Term policies in amounts not exceeding \$6000 and \$30 weekly indemnity are issued to persons in the "Select," "Preferred," "Extra Preferred," and "Ordinary" classes at the following rates:

\$1000 Insurance with \$5 Weekly Indemnity		\$1000 for death only	
One month.....	\$1.50	One month.....	\$.75
Two months.....	2.25	Two months.....	1.13
Three months.....	3.00	Three months.....	1.50
Four months.....	3.75	Four months.....	1.88
Five months.....	4.50	Five months.....	2.25
Six months.....	5.25	Six months.....	2.63

Accident tickets covering \$2500 in event of accidental death and \$12.50 weekly indemnity for ordinary accidents, doubling to \$5000 and \$25 weekly indemnity for travel accidents are issued for from one to thirty days at the following rates:

TWENTY-FIVE CENTS PER DAY FOR FROM ONE TO SEVEN DAYS		
Ten days.....	\$2.00	Thirty days..... \$4.50
Fifteen days.....	3.00	Women insured against death only.
Twenty-one days.....	4.00	

DISABILITY INSURANCE.

The Accumulative Disability policy combines accident and health insurance, and the annual premium rates are as follows:

Ages 18 to 50 inclusive, "Select" and "Preferred" risks, \$12 per \$1000; "Extra Preferred" risks, \$13 per \$1000; "Ordinary" risks, \$15.50 per \$1000; ages 51 to 60, inclusive, "Select" and "Preferred" risks, \$14 per \$1000; "Extra Preferred" risks, \$15 per \$1000.

This policy provides payments in event of accidental death, loss of limbs, limb or sight, weekly indemnity, accumulations, elective indemnities, fees for surgical operations, identification of insured and payment of claims in Gold Bonds. Under the Health portion of the policy contract, the insured is covered for weekly indemnity, fees for surgical operations, and for payment of a substantial sum in event of permanent total disability resulting from blindness or paralysis.

The policy contract follows:

POLICY FORM—"ACCUMULATIVE DISABILITY."

PRINCIPAL SUM, \$5000—\$10,000.

ANNUAL PREMIUM, \$60.

This policy is similar to the Accumulative accident policy shown above, except where the phraseology conflicts with the health portions of the contract, and in the following paragraphs, which are taken from the disability policy in toto.

PART VII. ILLNESS.—If the insured shall, solely by reason of any disease contracted during the term of this insurance and not herein excepted, be totally disabled, that is, for a period commencing during said term be wholly and continuously prevented from prosecuting any and every kind of business pertaining to his occupation, and be necessarily confined in the house, and be regularly treated by a licensed physician, the company will pay the same amount per week as is provided in Part II (a) for total disability and if, immediately following such a period of total disability and confinement in the house he shall be totally disabled, that is, wholly and continuously prevented from prosecuting any and every kind of business pertaining to his occupation, but is not necessarily confined in the house, the company will pay one-half of said amount per week, but no payment shall be made for disability in excess of fifty-two consecutive weeks' duration.

PART VIII. BLINDNESS AND PARALYSIS.—If the insured shall, solely by reason of any disease contracted during the term of this insurance and not herein excepted, and within said term, suffer the irrecoverable loss of the entire sight of both eyes, or become permanently paralyzed whereby he shall entirely lose the use of both hands, or both feet, or of one hand and one foot, and shall by reason of same be totally disabled, that is, wholly and continuously prevented from engaging in any work or occupation for wages or profit, the company will pay the same amount of indemnity per week as is provided in Part II (a) for the period of such total disability not in excess of one hundred consecutive weeks' duration.

PART IX. SURGICAL OPERATIONS.—If the insured shall, during the term of this insurance, sustain bodily injuries covered by this policy or contract any disease not herein excepted, solely by reason of which any operation or operations named in the schedule of operations below are performed by a surgeon during a period of total or partial disability, (as herein defined) and within ninety days from date of accident, or contracting said disease, the company will pay the largest amount provided in said schedule for any one of the operations so performed in addition to other indemnity herein provided.

SCHEDULE OF OPERATIONS.—The amounts stated in the following "Schedule of Operations" are payable under this policy if the company's liability for single weekly indemnity for total disability is fifty dollars per week, proportionate amounts being payable if said liability is for a larger or smaller amount. Appendicitis—(see laparotomy). Aneurism (tumor of artery)—ligation, \$100. Amputation of foot, hand or forearm, \$50; leg or arm, \$100; thigh, \$200; thumb, finger or fingers, \$20; toe or toes, \$20. Abscess or boil—incision \$10. Bone—removal of diseased portion of bone, \$50; curetting only, \$30. Bronchotomy, thyrotomy, laryngotomy, laryngotracheotomy or tracheotomy, \$100. Carbuncle—incision and treatment, \$10. Dislocations, reduction of shoulder, elbow, hip, knee or ankle, \$50; two or more bones in body of hand or foot (not thumb, finger or toe), \$30; wrist or lower jaw, \$30; thumb, finger or fingers, \$20; toe or toes, \$20. Excision of shoulder, hip or knee joint, \$200; elbow, wrist or ankle joint, \$100. Eye, ear, nose or throat—any cutting operation, \$20. Felon—incision, \$10. Fractures, reduction of nose, lower jaw, collar bone, shoulder blade or forearm (one or both bones), \$50; breast bone, coccyx, two or more bones in body of hand or foot (not thumb, finger or toe), \$30; upper arm, \$70; rib or ribs, thumb, finger or fingers, toe or toes, \$20; any of the bones of the pelvis, \$100; thigh, \$150; knee cap or leg bones (one or both), \$100. Ganglion (cystic tumor of tendon sheath)—incision and curetting, \$30. Gunshot wounds—treatment not necessitating amputation or laparotomy, \$50. Hydrocele—tapping—incision or excision of sac, \$50. Ingrowing toe nail—removal, \$20. Intestinal obstruction—(see laparotomy). Kidney

—fixation or removal, \$200; laparotomy (opening of the abdominal cavity for an operation on any organ contained therein, or for traumatic peritonitis, or exploratory incision), \$200. Lithotomy (operation for removal of stone in bladder), any cutting, \$200. Mastoiditis—operation for, \$100. Esophagotomy, for stricture or other causes, \$200. Paracentesis—tapping of abdomen, chest, or bladder, \$50; ear drum, \$30. Peritonitis—(see laparotomy). Rectum, operation for hemorrhoids—excision, or ligation, \$50; prolapsed, \$50; fistula in ano—incision, \$50; polypus—extirpation, \$50; malignant stricture—excision or colostomy, \$200. Skull trephining, for fracture of both tables, \$200. Synovitis, (inflammation of the lining membrane of a joint), incision, \$50. Tetanus—injection of anti-tetanic serum into frontal lobe of brain, \$200. Tumors—extirpation from any part of the body: Benign, \$30; malignant, \$100. Varicose veins—Ligation or excision, \$50. Varicocele—acupressure—ligation or excision, \$50. Wounds of scalp or other parts—suturing, \$10.

If such injuries do not result in disability, but require surgical treatment by a surgeon within ninety days from date of accident, the company will pay the amount actually expended for such treatment, not exceeding the amount provided in Part II (a) for single weekly indemnity for total disability for one week.

PART X. HOSPITAL INDEMNITIES.—If the insured shall, solely by reason of bodily injury or disease for which weekly indemnity is payable, be confined in a hospital within ninety days from the date of accident, or commencement of disability from disease, and provided no claim is made under Part IX for surgical operation fee, the company will pay, in addition to the weekly indemnity payable, the amount expended weekly by him for hospital charges, but not in excess of one-half of the single weekly indemnity provided in Part II (a) for total disability, nor for a period of more than ten weeks.

FOR STANDARD PROVISIONS SEE PAGE 11

ADDITIONAL PROVISIONS

A. Upon the occurrence of any one of the losses described in Part I (a) to (j) inclusive of this policy, all insurance hereunder shall immediately cease and upon payment of indemnity therefor, this policy shall be surrendered to the company. Failure on the part of any claimant under this policy to furnish proofs of loss within ninety days after the date of loss or the termination of the period for which the company is liable, provided the furnishing of such proofs within that period was reasonably possible; or, refusal to permit such examination of the person of the insured or autopsy in case of death as is hereinbefore provided for, shall invalidate all claims under this policy.

B. This insurance does not cover the result of injury received by the insured while participating in or in consequence of having participated in aeronautics. This insurance does not cover in event of accident or any loss specified in Part I or Part II of this policy, resulting wholly or partly, directly or indirectly, from bodily or mental infirmity or disease in any form or from ptomaines.

This insurance does not cover disability resulting from any disease or illness contracted while the insured is engaged in military or naval service; nor any disease or illness contracted within fifteen days from noon of the day this policy is dated.

This insurance covers disease contracted and disability sustained only within the limits of the United States and Canada upon the North American Continent lying south of the fifty-fifth degree of north latitude and Europe.

C. No assignment of interest under this policy shall bind the company unless consent thereto is formally endorsed hereon by an executive officer of the company. The company shall not be responsible for the validity of any assignment. The copy of the application endorsed hereon is hereby made a part of the contract of insurance between the company and the insured. No provision of the charter, constitution or by-laws of this company shall be used in defense of any claim arising under this policy unless such provision is incorporated in full in this policy. This policy may be renewed with the consent of the company and by the payment of the premium in advance.

American Casualty Company.

READING, PA.

Commenced Business 1903.

E. P. VAN REED, Pres.

HARVEY H. SHOMO, Sec.

This company issues a variety of forms, principal among which is the "Progressive" accident policy, providing single indemnities, annual premium, \$20; the "American Health" policy, annual premium, \$35; "American Accident," annual premium, \$25, principal sum, \$7500; "Victor Disability" policy, which sells at \$60 a year and is similar to the "Victor" accident contract, except for the health provisions.

AGE LIMITS.—Eighteen to sixty years.

POLICY FORM—"THE AMERICAN."

PRINCIPAL SUM, \$7,500—\$15,000. WEEKLY INDEMNITY, \$25—\$50.
ANNUAL PREMIUM, \$25.

In consideration of the premium of twenty-five dollars, and the statements contained in the Application, a copy of which is endorsed hereon and made a part hereof, the American Casualty Company, of Reading, Pennsylvania (hereinafter called "the Company"),

Does hereby insure, subject to all the provisions, conditions, and limitations hereinafter contained John Doe (hereinafter called "the insured"), of Reading, State of Pennsylvania, by occupation a bookkeeper, for a term of twelve months, from the first day of January, 1914 (beginning and ending at 12 o'clock noon, standard time at the place where this policy is countersigned)—against loss resulting directly, independently, and exclusively of any and all other causes from bodily injuries (herein called "such injuries"), effected solely through accidental means (suicide or any attempt thereat, sane or insane, not included)—as follows:

SCHEDULE OF SPECIFIC LOSSES.

SECTION 1. If such injuries shall within ninety (90) days from the date of accident, result in any one of the losses enumerated in the following schedule of specific losses, the company will pay the amount specified opposite such loss: (a) life, the principal sum of \$7500; (b) both hands by removal at or above the wrists, or (c) both feet by removal at or above the ankles, or (d) one hand at or above the wrist and one foot at or above the ankle, or (e) entire sight of both eyes, if irrecoverably lost, the principal sum; (f) either hand by removal at or above the wrist, or (g) either foot by removal at or above the ankle, or (h) entire sight of one eye, if irrecoverably lost, one-half of principal sum.

SECTION 2. TOTAL LOSS OF TIME.—If such injuries shall not result in any of the losses enumerated in Section 1, but shall from the date of the accident continuously confine and totally disable the insured and prevent him from performing any and every duty pertaining to any business or occupation, the company will pay twenty-five dollars (\$25) per week for a period of such total disability.

SECTION 3. PARTIAL LOSS OF TIME.—If such injuries shall not result in any of the losses enumerated in Section 1, but shall from the date of accident, or immediately following a period of total loss of time as above defined, partially disable the insured and prevent him from performing one or more important duties pertaining to any business or occupation, the company will pay for the period of such disability and such partial loss of time, one-half of the weekly indemnity specified in Section 2 for total loss of time, not exceeding, however, fifty-two (52) consecutive weeks.

SECTION 4. ADDITIONAL BENEFITS.—If such injuries shall result in any one of the losses designated in Section 1, the company will pay in addition to the specific indemnity specified therein, such weekly indemnity (if any) as shall have accrued under Section 2, between the date of accident and the date of death or dismemberment.

SECTION 5. DOUBLE INDEMNITY.—If such injuries result as above defined and are sustained, (1) while the insured is riding as a passenger and is in or on a public conveyance provided by a common carrier for passenger service only (including the platform, steps, or running-board of railway or street railway cars); or (2) while a passenger within a passenger elevator (mine elevators excepted), provided for passenger service only; or (3) while a passenger on board a steam vessel licensed for the regular transportation of passengers; or (4) in consequence of the burning of a building within which the insured shall be at the commencement of the fire—then the amounts payable shall be double the sums specified in Section 1, 2, 3, and 4.

SECTION 6. HOSPITAL INDEMNITY.—If such injuries for which indemnity is payable under this policy are suffered by the insured, and if on account of such injuries and within ninety (90) days from the date of the accident, the insured is removed to a regularly incorporated hospital, the company will pay the insured in addition to other indemnity payable for such injury for a period not exceeding thirteen (13) consecutive weeks, during which the insured is necessarily confined in the said hospital, and provided that no claim is made under Sections 9 and 10, the amount expended by him weekly on account of the hospital charges, not exceeding, however, one-half of the weekly indemnity as specified in Section 2 of this policy.

SECTION 7. MEDICAL ATTENDANCE INDEMNITY.—If such injuries shall not result in any one of the losses enumerated herein, but shall require treatment by a physician, the company will reimburse the insured for the cost of such treatment, not to exceed an amount equal to the indemnity payable for one week's total loss of time as specified in Section 2, provided the physician's receipt and statement on the company's form is furnished to the company at its home office in Reading, Pennsylvania, within thirty (30) days from the date of accident.

SECTION 8. SUNSTROKE, FREEZING, HYDROPHOBIA, ETC.—If sunstroke, freezing, hydrophobia, septicæmia, poisoning by gas or other poisonous vapor, due to external violent, and accidental means, shall result, independently of any and all other causes and within ninety (90) days from the date of exposure or infection, in the death of the insured, the company will pay the original principal sum as stated in Section 1.

SECTION 9. ELECTIVE INDEMNITY.—If the insured shall be entitled to indemnity for an injury, and such injury shall result in a loss enumerated in the schedule of Elective Indemnities endorsed hereon, he may elect to receive in lieu of all other indemnity the amount provided in said schedule for such loss, provided, he shall signify his choice in writing to the company at its home office in Reading, Pennsylvania, within twenty (20) days from the date of accident. Payment shall not be made for more than one of the losses enumerated in said schedule as the result of any one accident.

SECTION 10. SURGEON'S FEES.—If such injuries are sustained by the insured as described herein and shall within ninety (90) days from the date of the accident necessitate one of the surgical operations named in the "Schedule of Operations" hereinafter contained, the company will pay the insured in addition to all other indemnity the amount provided in said schedule for such operation, but same will not be made for more than one operation as the result of injuries sustained in any one accident, or from any condition which existed prior to the issue of this policy. Operations not named in the "Schedule of Operations" are not covered.

SECTION 11. IDENTIFICATION.—If such injuries shall render the insured physically unable to communicate with friends or relatives, the company will, upon receipt of a telegram or other message giving the number of this policy, immediately transmit to the beneficiary all information in its possession respecting the insured, and will pay in addition to the indemnity otherwise provided herein, the expense necessary to place the insured in communication with and in care of relatives and friends, but such expense and the liability of the company under this section shall not exceed one hundred dollars (\$100).

SECTION 12. This policy shall be void for any of the following causes: Fraud, misrepresentation, or untrue statements concerning any claim hereunder, or should the insured suffer the loss of hearing, sight, reason, or become physically infirm. This insurance does not cover any accident received by the insured while engaged in military or naval service, disappearance, nor loss or injury resulting or contributed to directly or indirectly, wholly or in part, by disease, or from any means or act which if used or committed by the insured while in possession of all mental faculties would be deemed intentional or self-inflicted; nor does this insurance cover any injuries, either fatal or non-fatal, received while or resulting from riding or being in or on any aerial device or conveyance, or any injuries received while outside the limits of the United States, Canada, Europe, or Alaska, nor in Canada north of the sixtieth degree of north latitude.

SECTION 13. Payment of indemnity under Section 1 shall immediately terminate this policy.

FOR STANDARD PROVISIONS SEE PAGE 11

The amounts specified in the following "Schedule of Indemnities" are payable if the policy is issued for a seven thousand five hundred dollar (\$7500) principal sum; proportionate amounts being payable if the policy is issued for a larger or smaller amount.

SCHEDULE OF ELECTIVE INDEMNITIES.—For loss of certain members by removal within ninety days after injury, viz.: Of one or more fingers (at least one entire phalanx), \$150; of one or more entire toes, \$200. For complete hernia, caused solely and directly by accidental injury, \$70. For complete dislocation, viz.: of the shoulder, \$100; of the elbow, \$100; of the wrist, \$125; of the hip, \$300; of the knee, \$150; of any bones of foot \$150; of the ankle, \$150; of two or more toes, \$50; of two or more fingers, \$50; For the complete fracture of bones, viz.: of the skull, both tables, \$325; of the lower jaw, \$75; of the collar bone, \$150; of the pelvis, \$250; of the thigh, \$300; of the leg, \$200; of the knee cap, \$200; of the arm between elbow and shoulder, \$300; of the forearm between the wrist and elbow, \$150; of two or more ribs, \$100; of the foot, \$125; of the hand, \$125; of two or more toes, \$100; of two or more fingers, \$100.

The amounts specified in the following "Schedule of Operations" are payable if the policy is issued for a seven thousand five hundred dollar (\$7500) principal sum; proportionate amounts being payable if the policy is issued for a larger or smaller amount.

SCHEDULE OF OPERATIONS.—Amputation of foot, hand, or forearm, \$25; leg or arm, \$50; thigh, \$100; finger or fingers, \$10. Dislocations, reduction of shoulder, elbow, hip, knee, or ankle, \$25; wrist or lower jaw, \$15; thumb or fingers, \$10. Excision of shoulder, hip, or knee joint, \$100; elbow, wrist, or ankle joint, \$50; toe or toes, \$25. Fractures, reduction of nose, lower jaw, collar bone, or shoulder blade, \$35; breast bone, \$10; rib or ribs, \$10; upper arm, \$35; forearm (one or both bones), \$25; wrist or hand, \$15; fingers,

\$10; any of the bones of the pelvis or sacrum, \$50; coccyx, \$10; thigh, \$75; knee cap or leg bones (one or both) \$50; bones of foot, \$15; toe or toes, \$10. Gunshot wounds—Treatment not necessitating amputation or laparotomy, \$25; skull trephining for fracture or other cause, \$100. Synovitis (inflammation of the lining membrane of a joint), incision, \$25. Wounds of scalp or other parts—suturing, \$5.

INDUSTRIAL DEPARTMENT.

The "Golden Rule" policy is the form used in this department.

AGE LIMITS.—Eighteen to fifty-five for males; applicants over fifty years pay 50 per cent. advance.

POLICY FEE.—\$2.

LAPSED POLICIES.—Policies delinquent less than 30 days are reinstated upon payment of one monthly premium; over 30 days and less than 60 days, one monthly premium and a fee of 50 cents; over 60 days, one monthly premium and a fee of \$1.

WOMEN.—Wage earners between ages of eighteen and forty-five are insured under the "Regular" form of \$25 a month accident and illness indemnity, with \$200 accident benefit, premium, \$1 a month. Those desiring larger indemnities must be classified according to occupation and pay 50 per cent. advance in rates.

BENEFITS.—Under "Regular" policies accident indemnity is paid for 24 months and takes effect on date of policy. Illness benefits take effect thirty days from date of policy and are paid for disability after the first week of illness. "Special" policies provide the same benefits except that the words "after the first week" in the health provision are eliminated. Benefits are increased ten per cent. (see policy form).

HEALTH INSURANCE.

One form of health insurance is issued as follows: "American Health Policy," paying \$25 weekly indemnity for fifty-two weeks, and provides for surgical operations. Smaller policies at proportionate rates. Issued to men only. Cost, ages 18 to 49, \$35; ages 50 to 60, \$45 annually.

POLICY FORM—"SIMPLEX ACCIDENT."

PRINCIPAL SUM, \$1500. MONTHLY ACCIDENT INDEMNITY, \$35.
MONTHLY PREMIUM, \$1.10.

American Casualty Company of Reading, Pa. (hereinafter called the company), in consideration of the monthly premium of one and $\frac{1}{10}$ dollars, (\$1 $\frac{1}{10}$) and the application, a copy of which is endorsed hereon and made a part hereof,

Does hereby insure John Doe of Reading, a lawyer by occupation, subject to all conditions and limitations herein contained, from the day this contract is dated, twelve o'clock noon, standard time, of the place where the insured resides when this policy is issued, until twelve o'clock noon, such standard time, of the first day of November, 1914, and for such further periods as stated in the renewal receipts, and the payment of the premium specified, will maintain this policy in force, against the effects resulting directly independently and exclusively of all other causes, from bodily injury sustained through external, violent and accidental means.

SPECIFIC LOSSES.—(a) The principal sum of this policy is fifteen hundred dollars. If any one of the following specific losses shall result solely, independently and exclusively from injuries as described above, within ninety days from date of accident the company will pay, in lieu of all other indemnity, for loss of life, or loss of both hands by complete severance at or above the wrists, or loss of both feet by complete severance at or above the ankles, or loss of entire sight of both eyes, if irrecoverably lost, or loss of one hand and one foot by complete severance as defined above, or loss of entire sight of one eye and severance of one foot as defined above or loss of entire sight of one eye and severance of one hand as defined above, the principal sum; or loss of right hand by complete severance at or above the wrist or loss of either foot by complete severance at or above the ankle one-half the principal sum; or loss of left hand by complete severance at or above the wrist, or loss of entire sight of one eye, if irrecoverably lost, one-third the principal sum. The payment of any one of the above losses shall terminate this policy.

ACCIDENT INDEMNITY TOTAL LOSS OF TIME.—(b) The company will pay at the rate of thirty-five dollars per month for a period not exceeding thirty-six consecutive months

against total loss of time, resulting directly and independently of all other causes from bodily injuries effected through external, violent and accidental means and which immediately wholly and continuously from date of accident disable and prevent the insured from performing every duty pertaining to his business or occupation.

PARTIAL LOSS OF TIME.—(c) Or, if such injuries shall wholly or continuously from date of accident disable and prevent the insured from performing one or more important duties pertaining to his occupation, or in the event of like disability immediately following total disability, the company will pay the insured for the period of such disability not exceeding six consecutive months, fifty per cent. of the rate specified in paragraph (b); provided the maximum period for which indemnity shall be paid under paragraphs (b) and (c) hereof for any one injury shall not exceed thirty-six consecutive months, and further provided that indemnity under these paragraphs (b) and (c) shall not be paid unless the insured is under the regular treatment of a legally qualified physician or surgeon.

DOUBLE INDEMNITY.—(d) The amounts specified in paragraphs (a), (b) and (c) shall be doubled if the bodily injury be sustained (1) while a passenger in passenger elevator (excluding elevators in mines); (2) while riding as a passenger within the enclosed part of a railway passenger car provided by a common carrier for the exclusive use of passengers; or (3) while riding as a passenger on board a steam vessel licensed for the regular transportation of passengers; or (4) in consequence of the burning of a building occupied by the insured as owner, guest or tenant, while the insured is therein and is not acting as a volunteer or paid fireman; or (5) in consequence of a stroke of lightning.

INCREASED INDEMNITY.—(e) All indemnities shall be increased ten per cent. (10%) on any claim arising under paragraphs (b) and (c) of this policy, provided the premiums are paid annually in advance, but such addition shall never exceed ten per cent. (10%) of the amount originally mentioned in this policy and such increased benefits shall be effective only during the period for which said premiums are paid. Each consecutive full year's renewal of this policy shall add ten per cent. (10%) to the benefit provided under paragraph (a) until such additions shall amount to fifty per cent. (50%) of the original principal sum, and thenceforth, so long as this policy is maintained in continuous force, the amount payable under paragraph (a) will be the original principal sum plus the accumulations.

SPECIAL INDEMNITY.—(f) If sunstroke, freezing or hydrophobia due to external, violent and accidental means shall result, independently of any and all other causes and within ninety days from the date of exposure, in the death of the insured, the company will pay the original principal sum as stated in Section (a).

SURGICAL OPERATION INDEMNITY.—(g) If "such injury" of the insured shall, within ninety days from time of the accident necessitate one or more of the surgical operations named below, the company will pay, in addition to any indemnity otherwise provided the largest amount specified for any one of the operations performed; provided that not more than one such indemnity shall be payable as the result of any one cause of disability. The amounts specified below are payable only in case the monthly accident indemnity is \$50; if such indemnity is greater or less than \$50, then the amount to be paid shall be increased or reduced proportionately.

SURGICAL OPERATIONS.—Amputation of forearm, entire foot or hand, \$10; leg, \$20; arm above elbow, \$20; thigh, \$40; one or more entire toes, \$5. Excision of shoulder, hip or knee joint, \$40; elbow, wrist or ankle joint, \$20. Fractures, reduction of nose, lower jaw, collar bone or shoulder blade, \$10; breast bone, \$5; rib or ribs, \$5; upper arm, \$15; forearm (one or both bones), \$10; wrist or hand, \$5; of two or more fingers, \$5; any of the bones of the pelvis or sacrum, \$20; coccyx, \$5; thigh, \$30; knee cap or leg bones (one or both), \$20; two or more bones of foot (not toes), \$5. Gunshot wounds—removal of shot or bullet not necessitating amputation or laparotomy, \$10. Hernia (abdominal)—any cutting operation for the radical cure of the reducible, irreducible or strangulated form, \$40. Laparotomy (opening of the abdominal cavity for an operation on any organ contained therein), \$40. Skull trephining for fracture, \$40. Tetanus—injection of anti-tetanic serum into frontal lobe of brain, \$40.

HOSPITAL INDEMNITY.—(h) If any surgical operation covered by paragraph (g) is performed in an incorporated hospital, the insured may elect to receive in lieu of the sum named herein for such surgical operation, an additional indemnity equal to one-fourth the monthly accident indemnity for the period of continuous confinement within said hospital, not exceeding three consecutive months; provided, that written notice of such election is given the company within ninety days from date of the accident.

CERTIFICATE OF IDENTIFICATION AND REGISTRATION.—(i) The company will place the insured's name on its registration list, and if by reason of "such injury" he shall be physically unable to communicate with friends, the company will, upon receipt of a telegram or other message giving this policy number, immediately transmit to his relatives or friends any information respecting him and defray all expenses, not exceeding fifty dollars, necessary for placing him in their care.

MISCELLANEOUS PROVISIONS.—(j) If the insured is disabled by injury for more than thirty days, he or his representative must furnish the company every thirty days or as near thereto as may be reasonably possible, with a report in writing from his attending physician or surgeon, fully stating the condition of the insured. This policy does not cover any loss caused by or resulting from (1) any injury occurring outside of the United States (not including Alaska, Hawaii, Porto Rico, Philippines or the canal zone), Mexico or Canada; (2) injury received while engaged in aeronautics or received while engaged in military or naval service during time of war; or (3) fraud, misrepresentation, or untrue statements concerning any claim hereunder; and no indemnity is payable under this policy for any such loss. The copy of application hereto attached or hereon endorsed is hereby made a part of this contract. The policy continues in effect as long as the premium shall be paid as agreed herein, unless it be sooner terminated in accordance with its

terms. No assignment of this policy or of any claim arising thereunder, and no waiver or change of any of its provisions, definitions or limits shall be valid unless approved in writing by an executive officer of the company and such approval endorsed hereon. The insured may at any time release the company from any and all liability then existing or thereafter accruing to the beneficiary.

FOR STANDARD PROVISIONS SEE PAGE 11.

In witness whereof, the American Casualty Company of Reading, Pa., has caused these presents to be signed by its president and secretary, at Reading, Pa.; but this policy shall not be valid until countersigned by a duly authorized agent of the company.

American Fidelity Company

MONTPELIER, VERMONT.

Commenced Business 1902.

CHAS. H. DARLING, Pres.

RALPH B. DENNY, Sec.

The American Fidelity Company issues a series of ten Accident and Health Policies as follows: "Ideal Combination" Accident, "Ideal" Disability, "Ideal" Regular Accident, "Ideal" Death and Dismemberment, "Ideal" Beneficiary, "Ideal" Health, "American Leader" Accident, "American Leader" Disability, "Inter-Commercial" Accident and "Inter-Commercial" Disability.

"Ideal Combination" Accident: Cost per \$1500 principal sum and \$5.00 weekly indemnity is as follows: Ages 18 to 65—Class 1, \$5.00; Class 2, \$6.00; Class 2+, \$7.00; Class 3, \$8.50.

"Ideal" Disability: Cost per \$1500 principal sum and \$5.00 weekly indemnity is as follows: Ages 18 to 49—Class 1, \$12.00; Class 2, \$12.00; Class 2+, \$13.00; Class 3, \$15.50; Ages 50 to 59—Class 1, \$14.00; Class 2, \$14.00; Class 2+, \$15.00; Class 3, \$17.50.

The "Ideal" Regular Accident is issued at the following rates: \$1000 principal sum and \$5.00 weekly indemnity; Class 1, \$4.00; Class 2, \$5.00; Class 2+, \$6.00; Class 3, \$7.50; Class 4, \$10.00; Class 5, \$12.50; Class 6, \$15.00; Class 7, \$20.00. This policy provides for ten per cent accumulation; for loss of life, limb and sight; weekly indemnity for 200 weeks; optional indemnity for specific injuries; sunstroke, freezing, hydrophobia, asphyxiation deemed bodily injuries; identification.

The "Ideal" Death and Dismemberment issued at \$3.00 per \$1000 for Class 1 and \$3.75 for Class 2. This policy provides ten per cent accumulation; loss of life, limb and sight; double indemnity for travel accidents; surgical operation fee; sunstroke, freezing, hydrophobia, asphyxiation and blood poisoning deemed bodily injuries; identification.

The "Ideal" Beneficiary is issued only to a person between the ages of 18 and 60 named as beneficiary under either an "Ideal" Disability or an "Ideal" Accident policy. Rate: 20c for each \$1000 of principal sum. This policy provides for loss of life, limb and sight; fixed indemnity for specific injuries; surgical operation fees.

The "Ideal" Health policy is issued at the following rates: Ages 18 to 40; weekly indemnity, \$5.00; Classes 1, 2, 2+ and 3, \$7.00; Classes 4, 5, 6 and 7, \$8.75; Ages 41 to 50, Classes 1, 2, 2+ and 3, \$8.00; Classes 4, 5, 6 and 7, \$10.00; Ages 51 to 60, Classes 1, 2, 2+ and 3, \$10.00; Classes 4, 5, 6 and 7, \$12.50. This policy is issued only to male risks; covers all diseases; period of indemnity fifty-two weeks.

The "American Leader" Accident: Cost per \$1000 principal sum and \$5.00 weekly indemnity: Ages 18 to 65—Classes 1 and 2, \$4.00; Class 2+, \$5.00; Class 3, \$7.00. Policy provides for loss of life, limb and sight, and 50% additional indemnities for travel accidents; identification.

The "American Leader" Disability: Cost per \$1000 principal sum and \$5.00 weekly indemnity: Ages 18 to 49—Classes 1 and 2, \$10.00; Class 2+, \$11.00; Class 3, \$13.00; Ages 50 to 59—Classes 1 and 2, \$12.00; Class 2+, \$13.00; Class 3, \$15.00. Issued only to male risks; covers any accidents and all diseases; period of sickness indemnity 52 weeks; identification.

The "Inter-Commercial" Accident is issued on a quarterly basis in all classes; various combinations of small principal sums and

monthly indemnity; provides ten per cent accumulations; loss of life, limb or sight; double indemnity for travel accidents; fixed indemnity for specific injuries and hospital fees. Rates: principal sum \$1000, monthly indemnity \$100, Class 1, \$3.95; Class 2, \$4.70; Class 2+, \$5.50.

The "Inter-Commercial" Disability is issued on quarterly basis (males only) in all classes; various combinations; provides ten per cent accumulations; loss of life, limb and sight; double indemnity for travel accidents; fixed indemnity for specific injuries; hospital fees and all diseases; sickness indemnity payable for disability not more than twenty-six weeks or less than seven days. Rates: principal sum \$1000, monthly indemnity \$100, Class 1, \$10.35; Class 2, \$12.50; Class 2+, \$13.50.

POLICY FORM—"IDEAL COMBINATION ACCIDENT."

PRINCIPAL SUM, \$7,500-\$15,000. WEEKLY INDEMNITY, \$25-\$50
ANNUAL PREMIUM, \$25.

This policy provides indemnity for loss of life, limb, sight, hearing and time by accident, as herein limited and provided the American Fidelity Company of Montpelier, Vt., in consideration of twenty-five dollars premium, and subject to all the conditions and limitations hereinafter contained, hereby insures John Doe, hereinafter called the insured, of Montpelier, State of Vermont, by occupation a cashier, from November 1, 1914, to November 1, 1915; in the principal sum of \$7,500 and for a weekly indemnity of \$25 commencing and ending at noon, standard time, at the place where this policy is countersigned, against loss resulting from bodily injury effected directly and independently of all other causes through accidental means, excluding suicide or any attempt thereat, sane or insane, as follows:

If such injury alone shall totally and continuously disable the insured from the date of the accident from performing any and all business duties, and during the period of such continuous disability and within five years shall result in any one of the losses enumerated in the following Schedule A; or, if within one year from the date of the accident and irrespective of total disability, such injury alone shall result in any one of the said losses, the company will pay the sum specified, and in addition weekly indemnity as provided herein to the date of said loss:

SCHEDULE A—DEATH, DISMEMBERMENT AND LOSS OF SIGHT OR HEARING INDEMNITIES—For loss of life or both eyes or both hands or both feet or one hand and one foot or either hand and eye or either foot and one eye, principal sum; one arm or one leg, two-thirds principal sum; one eye or one hand or one foot, one-half principal sum; thumb and index finger or hearing of both ears, one-third principal sum.

DEFINITIONS.—The loss of an eye or eyes shall mean that the sight of the eye or eyes shall be entirely and irrecoverably lost. The loss of a hand, foot, arm, leg or thumb and index finger shall mean the actual severance thereof at or above the wrist, ankle, elbow, knee or metacarpo-phalangeal joints, respectively. The loss of hearing shall mean total and permanent deafness of both ears. Payment shall not be made for more than one of the indemnities specified in Schedule A.

WEEKLY INDEMNITY TOTAL DISABILITY.—(a) If such injury shall result in a loss not enumerated in Schedule A, but shall, from the date of the accident, totally and continuously disable and prevent the insured from performing any and all business duties, the company will pay the weekly indemnity specified above, so long as he lives and suffers such continuous total disability.

WEEKLY INDEMNITY PARTIAL DISABILITY.—(b) If such injury shall result in a loss not enumerated in Schedule A, but shall, either from the date of the accident, or immediately following a total disability, continuously disable and prevent the insured from performing one or more of his important business duties, the company will pay for such partial disability one-half the weekly indemnity specified above, for a period not exceeding fifty-two consecutive weeks.

DOUBLE PRINCIPAL SUM \$15,000. DOUBLE INDEMNITIES, PUBLIC CONVEYANCE ELEVATOR, BURNING OR COLLAPSING BUILDING, EXPLOSION, TORNADO, CYCLONE, LIGHTNING ACCIDENTS.—If such injury shall result in a loss enumerated in Schedule A, and is sustained by the insured while in or on a public conveyance provided by a common carrier for passenger service, including the platforms, steps and running boards thereof; or in a passenger elevator, mine elevators excepted; or in consequence of the burning of a building while the insured is therein; or is caused by the collapse of an outer wall of a building while the insured is therein; or by the explosion of a steam boiler; or by a cyclone or tornado or by a stroke of lightning, the company will pay double the sum specified in Schedule A

for such loss, and in addition thereto double the weekly indemnity specified in paragraphs (a) and (b) for such total or partial disability.

DOUBLE WEEKLY INDEMNITY \$50.—If such injury shall result in total or partial disability as provided in paragraphs (a) and (b) and does not result in a loss enumerated in Schedule A and is sustained in the manner provided in the preceding paragraph entitled double indemnities, the company will pay double the weekly indemnity specified above for such total or partial disability.

OPTIONAL INDEMNITIES.—If such injury shall within ninety days from the date of the accident result in any one of the losses enumerated in the following schedule of specific injuries, the insured may elect to receive in lieu of all other indemnity (except such surgical operation-indemnity as may be due under the schedule of surgical operations herein) the indemnity specified for such injury, provided he signifies his choice in writing to the company at its home office within twenty days from the date of such loss. If any one of such losses is sustained in the manner set forth in the paragraph of this policy entitled double indemnities, the optional indemnity payable hereunder shall be doubled. Payment shall not be made for more than one of the indemnities specified in this schedule as a result of any one accident. The amounts in this schedule are payable if the single weekly indemnity for total disability in this policy is twenty-five dollars. If such weekly indemnity is greater or less than twenty-five dollars the amount to be paid will be increased or reduced proportionately.

SCHEDULE OF SPECIFIC INJURIES.—For the complete fracture of bones, viz.: Arm, upper and lower, \$300; Colles' fracture, \$150; clavicle, \$150; forearm, \$150; foot or toes, \$100; hand or fingers, \$100; leg, tibia and fibula, \$200; lower jaw, \$75; patella, \$200; patella with serious knee joint complications, \$250; Pott's fracture, \$200; scapula, \$175; scapula with complications, \$225; skull, both tables, \$300; thigh, \$325; thigh involving hip joint, \$350; two or more ribs, \$75. For complete dislocation, viz.: Any bone of foot or toe, \$150; ankle, \$150; elbow, \$100; hip, \$300; knee, \$160; shoulder, \$100; wrist, \$125. For loss, by severance, of one or more fingers—at least one entire phalanx, \$150; one or more entire toes, \$150; for complete hernia, \$75.

SUNSTROKE, FREEZING, HYDROPHOBIA, ASPHYXIATION.—Sunstroke, freezing, hydrophobia or asphyxiation, suffered through accidental means, shall be deemed a bodily injury within the meaning of this policy.

BLOOD POISONING.—Blood poisoning resulting directly from an accidental bodily injury shall be deemed a bodily injury within the meaning of this policy.

NON-DISABLING MINOR INJURY INDEMNITY.—If such injury does not result in any disability but shall require immediate treatment of the insured by a physician, surgeon, oculist or dentist, the company will reimburse the insured for the cost thereof to an amount not exceeding one week's indemnity as provided in paragraph (a) herein for total disability, a receipted bill for such services to be filed by the insured with the company within ninety days after the date of such treatment.

HOSPITAL INDEMNITY.—If such injury results in disability for which weekly indemnity is payable under this policy and shall, within ninety days from the date of the accident, necessitate the removal of the insured to a hospital, and requires continuous confinement therein, the company will pay the double weekly indemnity specified in this policy for a period not exceeding ten consecutive weeks; provided the insured shall not make claim for any surgical operation indemnity under the schedule of surgical operations contained herein. If the insured is entitled to double weekly indemnity as provided in the paragraph of this policy entitled double indemnities, he shall not be entitled to the double weekly indemnity payable for hospital confinement.

If such injury shall, within ninety days from the date of the accident and as a direct and proximate result thereof, necessitate a surgical operation enumerated in the following schedule of surgical operations, the company will pay in addition to the weekly indemnity to which the insured may be entitled, the surgical operation-indemnity specified below for such operation; provided that payment shall not be made for more than one operation as the result of any one injury.

The amounts in this schedule are payable if the single weekly indemnity for total disability in this policy is twenty-five dollars. If such weekly indemnity is greater or less than twenty-five dollars the amount to be paid will be increased or reduced proportionately.

SCHEDULE OF SURGICAL OPERATION INDEMNITIES.—Amputation of foot, hand or forearm, \$25; leg or arm, \$50; thigh, \$125; thumb, finger or fingers, \$10; toe or toes, \$10; bones—removal of diseased portion, \$25; curetting only, \$10; dislocation—reduction of shoulder, elbow, hip, knee or ankle, \$25; two or more bones in body of hand or foot (not thumb, finger or toe), \$15; wrist or lower jaw, \$15; thumb, finger or fingers, toe or toes, \$10. Excision of shoulder, hip or knee joint, \$125; elbow, wrist or ankle joint, \$50; eye—complete removal, \$75; eye, ear, nose or throat—any cutting operation, \$15. Fractures—reduction of nose, lower jaw, collar bone or shoulder blade, \$25; forearm, one or both bones, \$25; breast bone or coccyx, \$20; two or more bones in body of hand or foot (not thumb, finger or toe), \$15; upper arm, \$35; rib or ribs, thumb, finger or fingers, toe or toes, \$15; any of the bones of the pelvis, \$75; thigh, \$75; kneecap or leg bone, one or both, \$50. Gun shot wounds—treatment not necessitating amputation or laparotomy, \$25. Laparotomy, opening of the abdominal cavity for an operation on any organ contained therein, \$100. Nerve—cutting or stretching, \$25. Skull—trephining, \$100. Synovitis—incision, \$25. Wounds—suturing, \$5.

FOR STANDARD PROVISIONS SEE PAGE 11.

ADDITIONAL PROVISIONS.

ASSIGNMENT.—No assignment of interest under this policy shall bind the company unless consent thereto is formally endorsed hereon by an executive officer of the company. Any failure to comply with the provisions of this policy shall render invalid any claim

made hereunder. A copy of any assignment shall be given, within thirty days, to the company, which shall not be responsible for its invalidity.

INSURANCE EFFECTIVE.—There shall be no loss under this policy unless the event causing the injury shall occur while the policy is in force.

LIMITS.—The occurrence of an accident causing any one of the losses for which indemnity is payable under Schedule A shall terminate all liability under this policy for any loss resulting from any subsequent accident. The payment of any one of the indemnities specified in Schedule A shall terminate the policy.

RISKS NOT COVERED.—This policy does not cover disappearance; nor war risk; nor intentional or self-inflicted bodily injury; nor any loss sustained while participating in or in consequence of having participated in aeronautics; nor any bodily injury caused or contributed to by sickness or disease.

APPLICATION PART OF POLICY.—The provisions above and the application for the policy, a copy of which is endorsed hereon, are made a part of this contract, which is made subject thereto.

In witness whereof, the American Fidelity Company of Montpelier, Vt., has caused this policy to be signed by its president and secretary and countersigned by a duly authorized representative of the company.

POLICY FORM—"IDEAL DISABILITY."

PRINCIPAL SUM, \$7,500-\$15,000. WEEKLY INDEMNITY, \$25-\$50.
ANNUAL PREMIUM, \$60.

This form is the same as the foregoing, with the health feature added, except where the phraseology conflicts with the health provisions and in the following clauses:

HEALTH INSURANCE.—If such sickness shall totally and continuously disable and prevent the insured from performing any and all business duties and shall, during the period of such disability and within fifty-two weeks from the beginning thereof, result in any one of the losses enumerated in the following Schedule B, and the insured survives such loss for a period of fifty-two weeks, the company will pay the amount specified for such loss, and in addition weekly indemnity as provided herein; provided, however, that at the end of such period of fifty-two weeks such loss is permanent in the opinion of medical authority satisfactory to the company.

SCHEDULE B.—LOSS OF SIGHT AND USE OF LIMB INDEMNITIES.—For loss of sight of both eyes or use of both arms or use of both legs, or use of one arm and one leg one-half principal sum; or sight of one eye, or use of one arm, or use of one leg, one-third principal sum. Payment shall not be made for more than one of the indemnities specified in Schedule B.

WEEKLY INDEMNITY TOTAL DISABILITY.—If such sickness, commencing while this policy is in force, shall totally and continuously disable and prevent the insured from performing any and all business duties and shall necessitate treatment by a legally qualified physician, the company will pay the weekly indemnity specified in this policy for the period of such disability and treatment, not exceeding fifty-two consecutive weeks.

HOSPITAL INDEMNITY ACCIDENT AND HEALTH.—If such injury or sickness results in disability for which weekly indemnity is payable under this policy and shall, within ninety days from the date of the accident or the commencement of disability from sickness, necessitate the removal of the insured to a hospital, and requires continuous confinement therein, the company will pay the double weekly indemnity specified in this policy for a period not exceeding ten consecutive weeks, provided the insured shall not make claim for any surgical operation-indemnity under the schedule of surgical operations contained herein. If the insured is entitled to double weekly indemnity as provided in the paragraph of this policy entitled double indemnities, he shall not be entitled to the double weekly indemnity payable for hospital confinement.

If such injury or sickness shall, within ninety days from the date of the accident or the commencement of disability from sickness and as a direct and proximate result thereof, necessitate a surgical operation enumerated in the following schedule of surgical operations, the company will pay in addition to the weekly indemnity to which the insured may be entitled, the surgical operation-indemnity specified below for such operation; provided that payment shall not be made for more than one operation as the result of any one injury or sickness.

The amounts in this schedule are payable if the single weekly indemnity for total disability in this policy is twenty-five dollars. If such weekly indemnity is greater or less than twenty-five dollars the amount to be paid will be increased or reduced proportionately.

SCHEDULE OF SURGICAL OPERATION INDEMNITIES ACCIDENT AND HEALTH.—Abscess or boil—incision, \$5. Amputation of foot, hand or forearm, \$25; leg or arm, \$50; thigh, \$125; thumb, finger or fingers, \$10; toe or toes, \$10. Aneurism—ligation, \$50. Appendicitis, \$100. Bones—removal of diseased portion, \$25; curetting only, \$10. Bronchotomy, thyrotomy, laryngotomy, laryngotracheotomy or tracheotomy, \$50. Cancer or cataract—extirpation of, \$50. Carbuncle—incision and treatment, \$5. Cyst—removal by incision, \$15. Diphtheria—injection of anti-toxin, two or more treatments, \$25. Dislocations—reduction of shoulder, elbow, hip, knee or ankle, \$25; two or more bones in body of hand or foot (not thumb, finger or toe), \$15; wrist or lower jaw, \$15; thumb, finger or fingers, toe or toes, \$10. Dropsy—tapping and removal of fluid, \$25. Excision of shoulder, hip or knee joint, \$125; elbow, wrist or ankle joint, \$50. Eye—

plete removal, \$75. Eye, ear, nose or throat—any cutting operation, \$15. Felon—amputation, \$5. Fractures—reduction of nose, lower jaw, collar bone or shoulder blade, \$15; forearm, one or both bones, \$25; breastbone or coccyx, \$20; two or more bones in hand or foot (not thumb, finger or toe), \$15; upper arm, \$35; rib or ribs, thumb, finger or fingers, toe or toes, \$15; any of the bones of the pelvis, \$75; thigh, \$75; kneecap or leg bone, one or both, \$50. Ganglion—incision and curetting, \$15. Goitre—radical removal by cutting, \$75. Gun shot wounds—treatment not necessitating amputation or amputation, \$25. Hernia—scrotal or abdominal radical cure by cutting, \$100. Hemorrhoids or hydrocele—tapping—incision—excision, \$25. Intestinal obstruction, see enterotomy. Kidney—fixation or removal, \$100. Laparotomy, opening of the abdominal cavity for an operation on any organ contained therein or for traumatic peritonitis or exploratory incision, \$100. Lithotomy—any cutting, \$75. Mastoiditis—operation, \$50. Nerve—cutting or stretching, \$25. Oesophagotomy for stricture or other disease, \$100. Paracentesis—tapping of abdomen, chest or bladder, \$25; ear drum, \$15. Peritonitis, see laparotomy. Rectum—operation for hemorrhoids—excision or ligation, \$5; prolapsed, \$25; fistula in ano—incision, \$25; polypus—extirpation, \$25; malignant stricture—excision or colostomy, \$100. Skull—trephining, \$100. Synovitis—incision, \$5. Tetanus—injection of anti-tetanic serum into frontal lobe of brain, \$100. Thorax—tapping or incision for removal of pus or fluid, \$25. Tumors—extirpation from any part of the body. Benign, \$15; malignant, \$50. Varicose veins—ligation or excision, \$25. Varicocele—acupressure—ligation or excision, \$25. Wounds—suturing, \$5.

FOR STANDARD PROVISIONS SEE PAGE 11.

ADDITIONAL PROVISIONS.

ASSIGNMENT.—No assignment of interest under this policy shall bind the company unless consent thereto is formally endorsed hereon by an executive officer of the company. Any failure to comply with the provisions of this policy shall render invalid any claim made hereunder. A copy of any assignment shall be given within thirty days, to the company, which shall not be responsible for its invalidity.

INSURANCE EFFECTIVE.—There shall be no loss under this policy unless the event causing the injury shall occur or unless disability from sickness begins while the policy is in force. The occurrence of an accident causing any one of the losses for which indemnity is payable under Schedule A shall terminate all liability under this policy for any loss resulting from any subsequent accident. The payment of any one of the indemnities specified in Schedules A or B shall terminate the policy.

LIMITS.—If the insured makes claim or becomes entitled to indemnity under this policy from this company or any company or association for disability or loss caused by sickness, he shall not be entitled to indemnity hereunder for the same or concurrent loss on account of bodily injury.

RISKS NOT COVERED.—This policy does not cover disappearance; nor war risk; nor intentional or self-inflicted bodily injury; nor any loss sustained while participating in or in consequence of having participated in aeronautics; nor any bodily injury caused or contributed to by sickness or disease; nor is indemnity payable for any operation which is necessitated by a condition or disease existing or contracted prior to the issue of this policy.

APPLICATION PART OF POLICY.—The provisions above and the application for the policy, a copy of which is endorsed hereon, are made a part of this contract, which is made subject thereto.

Bankers Accident Insurance Company.

FLYNN BUILDING, DES MOINES, IOWA.

Commenced Business 1893. Reorganized as a Stock Company 1914.

F. L. MINER, Pres., E. C. BUDLONG, Vice-Pres. & Agency Mgr., J. A. KIZER, Sec.

This Company issues all forms of Accident & Health Insurance in three Departments—Commercial Department, Intermediate and Monthly Premium Department. The leading Commercial Policy, the New Universal (text below), gives option of from \$5 to \$50 weekly with a choice of death indemnity in any amount from \$1,000 to \$5,000, or with even indemnities of \$5 with each \$1,000 Death Indemnity. The Universal Disability Policy is in effect for sickness the day issued and pays 52 weeks for sickness whether confined or not; 50 per cent. extra for Hospital Confinement and Surgical Fees in addition to other indemnity.

THE INTERMEDIATE DEPARTMENT issues a monthly indemnity contract sold on annual basis with privilege of four equal monthly instalments. As implied by the name, the Intermediate Policy is "something between" the limited Industrial Policy and the more liberal Commercial form. The death indemnities are larger than on Industrial Policies; sickness benefits in effect 15 days; pays after 3d day of sickness and full time if disabled 28 days. In Class AA, benefits of \$60-\$60, \$1,250 cost \$19.00 first year—\$16 thereafter—other classes in proportion. Women regularly employed written on this policy at rates charged for men over 50. A straight accident policy with Triple Indemnities is also issued in Intermediate Department.

MONTHLY PREMIUM DEPARTMENT.—Four policies are written with privilege of Monthly Premium payments. The General Disability Policy—a standard form dollar-a-month policy containing the usual 60-day clause and 30-day limit for certain disabilities. The Accumulative Accident Policy is a companion policy to the General Disability Policy. Both of these policies pay for blood poisoning under accident clauses—fee \$2.

THE STERLING DISABILITY POLICY is a conditionless Policy effective for sickness in 30 days; pays after first week for sickness—for full time if disabled 28 days. Larger specific benefits. Cost of this policy is \$1.25 per month upward. Fee \$2.

THE PEERLESS POLICY.—An unrestricted policy paying for every day and covering non-confining sickness at full indemnity up to one month. This policy pays one-quarter indemnity for life following usual policy indemnity limits—also pays additional for Hospital Confinement—no policy fee. Cost \$1.50 per month up.

Age limit 16 to 60 on Disability Policies. Sickness carried to 65. Accident Benefits carried to age 70 on most policies.

POLICY FORM—"NEW UNIVERSAL DISABILITY."

PRINCIPAL SUM, \$5,000-\$10,000. WEEKLY INDEMNITY, \$25-\$50.
ANNUAL PREMIUM, \$60.

The Bankers Accident Insurance Company, Des Moines, Iowa, (hereinafter called the company), does hereby insure John Doe of Chicago, Illinois (hereinafter called the insured), by occupation an Attorney, in class A, for twelve months, beginning at noon standard

time, on the first day of January, 1915, subject to the provisions and conditions and limits herein, against loss resulting directly and independently of any and all other causes from bodily injury effected solely through external, violent and accidental means herein called such injury, and against loss resulting from sickness or disease, herein called such sickness, as follows:

ACCIDENT INSURANCE.

SECTION I. LOSS OF LIFE, LOSS OF SIGHT, AND LOSS OF LIMB INDEMNITY.—(1) If such injury shall, from the date of accident, immediately, continuously and totally disable and prevent the insured from performing any and every duty pertaining to his occupation, and shall, during the period of such disability and within 200 weeks, result in any one of the losses enumerated in the following "Schedule of Specific Losses," the Company will pay the amount specified in said schedule for such loss, and in addition thereto, for the period between the date of accident and the date of such loss, an indemnity per week in the amount specified in Section II for total disability; or,

(2) If such injury shall not immediately, continuously and totally disable and prevent the insured from performing any and every duty pertaining to his occupation, but shall, within ninety days from the date of accident, result in any one of the losses enumerated in the following "Schedule of Specific Losses," the Company will pay the amount specified in said schedule for such loss, and in addition thereto, for the period between the date of accident and the date of such loss, an indemnity per week in the amount specified in Section II for total disability.

SCHEDULE OF SPECIFIC LOSSES.—Loss of life or both hands by actual separation at or above the wrists, or both feet by actual separation at or above ankles, or one hand and one foot by actual separation at or above wrist and ankle, or entire sight of both eyes if irrecoverably lost, \$5,000; loss of one leg by actual separation at or above knee, or one arm by actual separation at or above elbow, \$3,750; loss of one hand by actual separation at or above wrist, or one foot by actual separation at or above ankle, or entire sight of one eye if irrecoverably lost, \$2,500.

Indemnity for loss of life shall be payable to () herein called the beneficiary. Payment of indemnity under this section shall be in lieu of all other indemnity (the indemnity payable as provided in Sections XI and XII excepted) and shall immediately terminate this policy. Payment shall not be made for more than one loss enumerated in the above "Schedule of Specific Losses."

SECTION II. TOTAL DISABILITY INDEMNITY.—If such injury shall not result in any one of the specific losses enumerated in Section I but shall, from the date of accident immediately, continuously and totally disable and prevent the insured from performing any and every duty pertaining to his occupation, the Company will pay for the period of such disability, not exceeding two hundred consecutive weeks, an indemnity per week of twenty-five dollars (\$25).

PARTIAL DISABILITY INDEMNITY.—If such injury shall not result in any one of the specific losses enumerated in Section I but shall, from the date of accident or immediately following a period of total disability as above defined, continuously partially disable and prevent the insured from performing one or more of the important duties pertaining to his occupation, the Company will pay for the period of such disability, not exceeding thirty consecutive weeks, an indemnity per week of one-half of the weekly indemnity specified in this Section for total disability. Payment shall not be made for more than two hundred consecutive weeks total and partial disability combined.

SECTION III. DOUBLE INDEMNITY.—If such injury shall result as aforesaid and is sustained, (1) while the insured is a passenger and is in or on a public conveyance provided by a common carrier for passenger service (including the platform, steps or running-board of railway or street railway cars); or, (2) while the insured is a passenger within a passenger elevator (mine elevators excepted); or, (3) in consequence of the collapse of the outer walls of a building while the insured is therein; or, (4) in consequence of the destruction of a building by fire while the insured is therein, then the amount payable as provided in Sections I, II or VI shall be doubled.

SECTION IV. SPECIAL TRAVEL INDEMNITY.—If such injury shall result as aforesaid and is sustained by the insured while riding as a passenger within the enclosed part of any railway, interurban or street railway passenger car provided for the exclusive use of passengers and propelled by steam, cable, compressed air or electricity, or as a passenger on board of a steam vessel licensed for the transportation of passengers, and such injury shall be due directly to the wrecking of such car or vessel, then the amount to be paid as provided in Sections I, II or VI shall be two and one-half times the indemnity otherwise payable.

SECTION V. INDEMNITY FOR BLOOD POISONING, SUNSTROKE, FREEZING, HYDROPHOBIA, ASPHYXIATION.—Blood-poisoning resulting directly from such injury, or sunstroke, freezing, hydrophobia or asphyxiation suffered through accidental means, shall be deemed a bodily injury within the meaning of this policy.

SECTION VI. ELECTIVE INDEMNITY.—If the insured shall be entitled to indemnity for an injury and such injury shall result in a loss enumerated in the "Schedule of Elective Indemnities" endorsed hereon, he may elect to receive in lieu of all other indemnity (but not excluding any additional indemnity that may be due under Section IX) the amount provided in said Schedule for such loss, provided he shall signify his choice in writing to the Company at its Home Office in Des Moines, Iowa, within thirty days from the date of accident. Payment shall not be made for more than one of the losses enumerated in said Schedule as the result of any one accident. The amounts specified in said Schedule are payable if the total disability indemnity specified in Section II is

\$25.00 per week; if such indemnity is greater or less, the amounts payable under said Schedule shall be increased or decreased proportionately.

SCHEDULE OF ELECTIVE INDEMNITIES.—Complete dislocation of hip, \$300; knee, \$160; ankle, \$160; two or more bones of foot (not toes), \$160; wrist, \$120; elbow, \$100; shoulder, \$75; two or more toes, \$50; two or more fingers, \$50; loss of one entire finger, \$200; one or more entire toes, \$160. Complete fracture of skull (both tables), \$320; thigh, \$300; pelvis, \$240; collar bone, \$160; leg (tibia and fibula), \$200; knee cap, \$200; upper arm, \$160; forearm (both bones), \$100; two or more bones of the foot (not toes), \$120; two or more bones of the hand (not fingers), \$120; two or more fingers, \$100; lower jaw, \$100; two or more toes, \$80; two or more ribs, \$50.

SECTION VII. MEDICAL ATTENDANCE INDEMNITY.—If such injury shall not result in any one of the losses enumerated herein but shall require treatment by a physician, the Company will reimburse the insured for the cost thereof, not exceeding an amount equal to the indemnity for one week specified in Section II for total disability, provided the physician's receipt and affidavit on the Company's form be furnished the Company at its Home Office in Des Moines, Iowa, within ninety days from the date of accident.

SICKNESS INSURANCE.

SECTION VIII. TOTAL DISABILITY 52 WEEKS LIMIT.—If such sickness, contracted by the insured, during the term of this policy or any renewal hereof, and not hereinafter excepted, shall wholly and continuously disable and prevent the insured from attending to any and every kind of duty pertaining to his occupation and shall necessitate treatment by a legally qualified physician, the Company will pay for the period of such disability, not exceeding fifty-two consecutive weeks, an indemnity per week of twenty-five dollars (\$25).

INDEMNITY FOLLOWING 52 WEEKS OF TOTAL DISABILITY.—If immediately following the expiration of the said fifty-two weeks of continuous total disability as aforementioned, the insured continuously suffers said disability and shall be prevented by reason thereof from performing any and every kind of duty pertaining to his occupation or to any other business or occupation whatsoever, the Company will pay the insured for each week that he is continuously so disabled one-quarter of the weekly sickness indemnity aforementioned.

SECTION IX. BLINDNESS AND PARALYSIS INDEMNITY.—Upon satisfactory proof to the Company that the insured has, as the result of disease contracted during the term of this policy and not hereinafter excepted, entirely and irrecoverably lost the sight of both eyes, or permanently and entirely lost the use of both hands or both feet, or of one hand and one foot, or has suffered incurable paralysis, and also that he has been for one year and will thereafter and during his life, by reason thereof be permanently disabled from engaging in any work for wages or profit, the Company will extend the period during which it will pay indemnity under the first paragraph of Section VIII to one hundred (100) consecutive weeks.

ACCIDENT OR SICKNESS INDEMNITY.

SECTION X. HOSPITAL INDEMNITY.—If such injury or such sickness shall necessitate the removal of the insured to a hospital and shall require continuous confinement therein, the Company will pay, in addition to any other indemnity to which the insured may be entitled, for the period of such confinement, not exceeding ten consecutive weeks, an indemnity per week equal in amount to one-half of the weekly indemnity specified in Section II or VIII for total disability.

SECTION XI. ADDITIONAL INDEMNITY FOR SURGICAL OPERATIONS.—If such injury or such sickness shall, within ninety days from the date of accident, or beginning of sickness, necessitate one of the surgical operations enumerated in the "Schedule of Surgical Operations A and B" endorsed hereon, the Company will pay, in addition to any other indemnity to which the insured may be entitled, the amount provided in said Schedule for such operation, but payment shall not be made for more than one operation resulting from any one accident or sickness, nor for any operation not enumerated in said Schedule. The amounts specified in said Schedule are payable if the total disability indemnity specified in Section II or VIII is \$25 per week; if such indemnity is greater or less, the amounts payable under said schedule shall be increased or decreased proportionately.

SECTION XII. IDENTIFICATION INDEMNITY.—If such injury or such sickness shall render the insured physically unable to communicate with relatives or friends the Company will, upon the receipt of a telegram or other message giving this policy number, immediately transmit to the beneficiary all information in its possession respecting the insured and will pay, in addition to the indemnity otherwise provided herein, the expense necessary to place the insured in communication with and in care of relatives or friends, but the liability of the Company under this Section shall not exceed one hundred dollars (\$100).

FOR STANDARD PROVISIONS, SEE PAGE 11.

ADDITIONAL PROVISIONS.

(a) Sections I to VII of this policy do not extend to nor cover any accidental bodily injury caused or contributed to, directly or indirectly, by sickness or disease. This policy does not cover disappearance, nor war risk, nor loss resulting from any means or act which if used or done by the insured while in possession of all mental faculties would be deemed intentional or self-inflicted; nor loss suffered while or resulting from riding or being in or on any aerial device or conveyance, nor while participating in any motor, vehicle, speed or endurance contest, nor loss caused by any sickness or disease existing or contracted prior to the issue of this policy, nor loss caused by any sickness or disease unless disability resulting therefrom begins while this policy is in force.

(b) Strict compliance on the part of the insured and beneficiary with all of the terms

and conditions of this policy shall be a condition precedent to recovery hereunder and any failure in this respect shall forfeit to the Company all right to any indemnity.

(c) No provision of the charter or by-laws of the Company, not incorporated in full herein, shall void the policy or be used in evidence in any legal proceeding hereunder.

(d) No assignment of this policy and no waiver of any of its provisions shall be valid unless agreed to in writing by an executive officer of the Company, and attached hereto or endorsed hereon.

(e) The insured may, at any time, release the Company from any and all liability then existing or thereafter accruing to the Beneficiary.

(f) If any obligation is received and accepted in lieu of cash for payment of premium, and the obligation is not paid when due, this policy and insurance shall terminate and become void at 12 o'clock noon, standard time, of the day when such obligation shall become due and unpaid, and remain void until payment has been accepted at Des Moines, Iowa, and notice of reinstatement has been given by the president or secretary.

(g) The premium for this policy is sixty dollars (\$60).

In witness whereof, The Bankers Accident Insurance Company, of Des Moines, Iowa, has caused these presents to be signed by its president and attested by its secretary, at the office of the Company, in the City of Des Moines, State of Iowa, and countersigned by its authorized representative at 12 o'clock noon, standard time, this first day of January, nineteen hundred and fifteen.

SCHEDULE A OF SURGICAL OPERATIONS (see Section XI). **ACCIDENT.**—Amputation of thigh, \$100; leg above knee, \$50; arm above elbow, \$50; foot, hand or forearm, \$25; one or more entire fingers, \$10; one or more entire toes, \$10. Excision of shoulder, hip or knee joint, \$100; elbow, wrist or ankle joint, \$50. Reduction of dislocation of shoulder, elbow, hip, knee or ankle, \$25; wrist or jaw, \$15; one or more fingers, \$10. Reduction of fracture of thigh, \$75; one or more bones of the pelvis or sacrum, \$50; knee cap or leg bones (one or both), \$50; upper arm, \$35; nose, \$25; lower jaw, \$25; collar bone or shoulder blade, \$25; forearm (one or both bones), \$25; wrist or hand, \$15; two or more bones of foot (not toes), \$15; one or more toes, \$10; one or more ribs, \$10; breast bone, \$10; two or more fingers, \$10; coccyx, \$10. Laparotomy—opening of abdominal cavity for operation on organ therein, \$100. Tetanus—injection of antitoxin into frontal lobe of brain, \$100. Skull—trephining for fracture, \$100. Peritonitis—(see Laparotomy). Sequestromy—removal of dead bone, \$35. Gunshot wounds—removal of shot or bullet not necessitating amputation or laparotomy, \$25. Synovitis (inflammation of the lining membrane of a joint)—incision for, \$25. Suturing wounds of scalp or other parts, \$5.

SCHEDULE B OF SURGICAL OPERATIONS (see Section XI). **SICKNESS.**—Appendicitis—laparotomy (abdominal incision), \$100. Abdomen—opening the cavity for treatment or diagnosis, \$100. Amputation of—leg above knee, \$100; arm above elbow, \$50; foot, hand or forearm, \$25; one or more entire toes, \$10; one or more entire fingers, \$10. Aneurism—ligation (tying) of artery, \$50. Bone abscess—curettage (scraping), \$10. Bone ulcer—curettage (scraping), \$15. Cancer—extirpation (removal), \$50. Cataract—extirpation (removal), \$25. Cyst—incision (lancing), and removal of, \$10. Dropsy (abdominal)—tapping, \$25. Excision of—shoulder, hip, or knee joint, \$100; elbow, wrist or ankle joint, \$50. Eye—enucleation (removal), \$75. Ganglion—incision (lancing) and curettage (scraping), \$15. Goitre—cutting operation for radical cure, \$75. Hematocele—incision (lancing) or tapping for radical cure, \$25. Hernia (scrotal or abdominal)—cutting for radical cure, \$75. Hydrocele—incision (lancing) or tapping for radical cure, \$25. Intestinal obstruction—laparotomy (abdominal incision), \$100. Kidney—incision (cutting) for fixation or removal, \$100. Liver—opening of gall bladder for removal of stones, \$50. Mastoiditis—removal of pus and bone, \$50. Meningitis—trephining for drainage, \$100. Nerve—cutting operation for stretching or removal, \$25. Peritonitis—laparotomy (abdominal incision), \$100. Piles—ligation (tying) or excision (removal), \$25. Polypus—extirpation (removal), \$15. Skull—trephining, \$100. Stone in bladder—lithotomy (operation for removal), \$75. Synovitis—aspiration (tapping) of joint for removal of fluid, \$25. Tetanus—injection of antitoxin into the frontal lobe of brain, \$100. Thorax—aspiration (tapping) or incision (opening), \$25. Throat—tonsillotomy (operation for removal of tonsils), \$25. Tumor (malignant)—extirpation (removal), \$50. Varicocele—incision (lancing) or tapping for radical cure, \$25. Varicose veins—ligation (tying) or excision (removal) \$25.

AGREEMENT IN APPLICATION.

I hereby apply to the Bankers Accident Insurance Company of Des Moines, Iowa, for a Policy to be based upon the following representation of facts. I understand and agree that the right to recovery under any policy which may be issued upon the basis of this application shall be barred in the event that any one of the following statements material either to the acceptance of the risk or to the hazard assumed by the Company is false, or in the event that any one of the following statements is false and made with intent to deceive. I agree that this application shall not be binding upon the Company until accepted by the Secretary at the Home Office and policy issued.

POLICY FORM—"STERLING DISABILITY."

PRINCIPAL SUM, \$700.

MONTHLY ACCIDENT INDEMNITY, \$60. MONTHLY PREMIUM, \$1.25.

MONTHLY SICKNESS INDEMNITY, \$50. POLICY FEE, \$2.00.

The Bankers Accident Insurance Company, Des Moines, Iowa, hereinafter called the Company, in consideration of the policy fee

of two dollars (\$2.00), the monthly premium of one and 25-100 dollars, and of the application, a copy of which is endorsed hereon and made a part of this contract, hereby accepts John Doe (hereinafter called the insured), residing in Chicago, State of Illinois, by occupation an attorney in class A, as a member of said Company and subject to said application, and to the agreements, provisions and limitations contained in and endorsed upon this policy, insures him from 12 o'clock noon, standard time, of the day this contract is dated, until 12 o'clock noon, standard time, of the first day of January, 1915, and for such further periods stated in the renewal receipts as the premium specified in such renewal receipts will maintain this policy and insurance in force against—

THE INSURING CLAUSE. (1) The effects resulting directly and exclusively of all other causes from bodily injury sustained during the life of this policy solely through external, violent and accidental means (suicide, sane, or insane, or any attempt thereat, sane or insane, not covered), said bodily injury so sustained being hereinafter referred to as "such injury," and against—

(2) Disability through sickness which is contracted and begins during the life of this policy and after it has been maintained in continuous force for thirty days from its date, hereinafter referred to as "such sickness," as follows:

PART I. Principal sum, \$700; monthly accident indemnity, \$60; monthly sickness indemnity, \$50.

PART II. ACCIDENT INDEMNITY—SPECIFIC LOSSES.—If any one of the following specific total losses shall result solely from "such injury" within ninety days from the date of the accident, the Company will pay in lieu of all other indemnity the sum specified below for such loss, provided that not more than one such indemnity shall be payable as a result of any one accident: For loss of life, or both eyes, or both hands, or both feet, or one hand and one foot, or one eye and one hand, or one eye and one foot, the principal sum; for loss of either hand or either foot—one-half the principal sum; for loss of either eye—one-third the principal sum.

In every case referred to in this policy, the loss of any member or members above specified shall mean loss by severance at or above the wrist joints or ankle joints, and the loss of eye or eyes shall mean the irrecoverable loss of the entire sight thereof.

PART III. ACCUMULATIONS AND INCREASES. SEC. (a). SPECIFIC INDEMNITIES. For each period of three consecutive months immediately preceding the date of the accident that this policy shall have been maintained in continuous force by the payment of the premiums on the dates due, five per cent. shall be added to the original amount provided for any loss under Part II sustained by the insured, but all such additions shall never exceed fifty per cent. of such original amount.

MONTHLY INDEMNITIES. SEC. (b). The indemnity on any claim accruing under Part IV or X shall be increased ten per cent. if the premiums hereon are paid annually in advance, and five per cent. if the premiums hereon are paid semi-annually in advance.

PART IV. TOTAL DISABILITY. MONTHLY ACCIDENT INDEMNITY. SEC. (a). Or, for the period of total loss of time commencing on date of the accident, during which "such injury" alone shall wholly and continuously disable and prevent the Insured from performing any and every duty pertaining to any business or occupation, the Company will pay accident indemnity at the rate per month specified in Part I.

PARTIAL DISABILITY. SEC. (b). Or, if "such injury" shall not from date of accident wholly disable the Insured, but shall within thirty days thereafter wholly and continuously disable him, or if "such injury" alone shall, commencing on date of the accident or immediately following total loss of time, wholly and continuously disable and prevent him from performing one or more important daily duties pertaining to his occupation, the Company will pay for the period of such disability, not exceeding six consecutive months, one-half of said monthly accident indemnity.

Provided, that indemnity under this part shall not be paid for a longer period than five consecutive years, nor for disability resulting from any loss specified in Part II, nor in excess of the time the insured is under the regular treatment of a legally qualified physician or surgeon.

PART V. DOUBLE INDEMNITY.—The amount otherwise payable under Part II or IV shall be doubled if "such injury" is sustained by the Insured, (1) while riding as a passenger in a passenger elevator (elevators in mines excepted), or (2) while riding as a passenger within the enclosed part of a railway passenger car provided by a common carrier for the exclusive use of passengers, or (3) while riding as a passenger on board a steam vessel licensed for the regular transportation of passengers, provided "such injury" is due directly to the wrecking of such elevator, car or vessel; or (4) in consequence of the burning of any building while the insured is therein and is not acting as a volunteer or paid fireman, he having been in said building when the fire started; or (5) in consequence of the collapse of the outer walls of any building while the insured is therein; or (6) in consequence of a stroke of lightning.

PART VI. SPECIAL DEATH INDEMNITY.—Or, if loss of life of the insured shall within ninety days from the date of exposure or infection, result solely from (1) sunstroke, freezing or hydrophobia, due directly to such injury; or (2) the involuntary or unconscious inhalation of gas, or other poisonous vapor, the Company will pay in lieu of all other indemnity, the original principal sum.

PART VII. IMMEDIATE SETTLEMENT FOR SPECIFIC INJURIES.—Or, if "such injury"

is one set forth in Schedule A, and the insured so elects in writing within ten days from date of the accident, he may take an immediate settlement, in lieu of all indemnity that might otherwise accrue under Part IV hereof, for the amount specified for "such injury" in Column 1 of said schedule; or, if "such injury" is sustained solely under conditions specified in Part V he may so elect to receive the amount specified for "such injury" in Column 2 of said schedule; provided that not more than one such indemnity shall be payable as the result of any one accident, and

SCHEDULE A.—Provided always, that the amounts specified herein shall be payable only in case the Monthly Accident Indemnity is \$50; if such monthly indemnity is greater or less than \$50, then the amounts to be paid shall be increased or reduced proportionately.

OPTIONAL WITH INSURED.—For loss, by severance: of one or more entire fingers (at least one entire phalanx), \$50; one or more entire toes, \$50. For complete dislocation: of the shoulder, \$50; elbow, \$50; wrist, \$50; hip, \$90; knee, \$60; two or more bones of foot (not toes), \$50; ankle, \$50; two or more toes, \$15; two or more fingers, \$15. For complete fracture: of the skull, both tables, \$160; lower jaw, \$35; collar bone, \$70; pelvis, \$115; thigh, \$140; leg (tibia and fibula), \$90; knee cap, \$90; arm, between elbow and shoulder, \$80; forearm (both bones), \$75; two or more ribs, \$35; foot (two or more bones, not toes), \$55; hand (two or more bones, not fingers), \$50; two or more toes, \$25; two or more fingers, \$25; scapula, \$75.

PART VIII. SURGEON'S FEES—NON-DISABLING INJURIES.—Or, if "such injury" sustained by the insured shall not disable him or entitle him to any other indemnity under this policy, but shall require surgical treatment by a legally qualified surgeon, the Company will reimburse him for the cost of such treatment in an amount not to exceed two (\$2) dollars per visit for five visits, provided, that the attending surgeon's receipt and affidavit on the Company's blanks are furnished the Company within ninety days from date of the accident.

PART IX. BLOOD POISONING AND SEPTICAEMIA.—Blood poisoning and septicaemia due solely to "such injury" shall be considered as covered by the accident clauses of this policy.

PART X. CONFINING SICKNESS. MONTHLY SICKNESS INDEMNITY.—SEC. (a). Or, for the period during which the insured shall be necessarily and continuously confined within the house and therein regularly visited by a legally qualified physician, solely by reason of "such sickness," the Company will pay sickness indemnity at the rate per month specified in Part I.

BOILS, FELONS AND ABSCESSSES.—SEC. (b). Or, for the period during which the insured shall be regularly attended by a legally qualified physician, and wholly and continuously disabled and prevented from performing any and every duty pertaining to any business or occupation though not confined within the house by reason of external boils, felons or abscesses, the Company will pay sickness indemnity at the rate per month specified in Part I.

NON-CONFINING SICKNESS.—SEC. (c). Or, for the period, not exceeding two consecutive months immediately following said confinement, or by reason of non-confining sickness during which the insured shall be regularly attended by such physician, and wholly and continuously disabled and prevented from performing any and every duty pertaining to any business or occupation, the Company will pay one-half of said monthly sickness indemnity. Provided that indemnity under this part shall not be paid for a longer period than eight consecutive months; nor for the first seven days of any sickness unless disability therefrom continues for at least twenty-eight consecutive days.

PART XI. CERTIFICATE OF IDENTIFICATION AND REGISTRATION.—The Company will place the insured's name on its registration list, and if by reason of "such injury" or "such sickness" he shall be physically unable to communicate with friends, the Company will, upon receipt of a telegram or other message giving this policy number, immediately transmit to his relatives or friends any information respecting him and defray all expenses, not exceeding fifty dollars, necessary for placing him in their care.

MISCELLANEOUS PROVISIONS.

Strict compliance on the part of the insured and beneficiary with all of the terms and conditions of this policy shall be a condition precedent to recovery hereunder and any failure in this respect shall forfeit to the Company all right to any indemnity. If the insured is disabled by said injury or sickness for more than thirty days, he or his representative must furnish the Company every thirty days, if reasonably possible to do so, with report in writing from his attending physician or surgeon, fully stating the condition of the insured. The acceptance of any renewal premium shall be optional with the Company. No provision of the charter or by-laws of the Company, not incorporated in full herein, shall void the policy or be used in evidence in any legal proceeding hereunder. No assignment of this policy and no waiver of any of its provisions shall be valid unless agreed to in writing by an executive officer of the Company, and attached hereto or endorsed hereon. The insured may, at any time, release the Company from any and all liability then existing or thereafter accruing to the Beneficiary. If any obligation is received and accepted in lieu of cash for payment of premium, and the obligation is not paid when due, this policy and insurance shall terminate and become void at 12 o'clock noon, standard time, of the day when such obligation shall become due and unpaid, and remain void until payment has been accepted at Des Moines, Iowa, and notice of reinstatement has been given by the president or secretary. This insurance shall not take effect until after the payment of the first premium and the delivery of the policy to the applicant while in good health and free from injury, and shall continue in force only so long as the premiums required hereon are paid, on or before they respectively mature.

FOR STANDARD PROVISIONS, SEE PAGE 11.

Casualty Company of America.

68 WILLIAM STREET, NEW YORK.

Commenced Business October 1, 1903.

EDWARD L. HEARN, Pres.

JOHN S. JENKINS, Sec. Treas.

LYMAN A. SPALDING, Chairman of Board of Directors.

The company issues forms of policies as follows: Regular Accident, form A; Improved Disability, form I D; Life Payment Accident, form L P A; Double Life Payment Accident, form D L P A; Double Life Payment Disability, form D L P D; Improved Health, form I H.

RATES.—Select Classification.—Regular Accident, \$4 per \$1000 and \$5 weekly; Combination Accident, \$5 per \$1000 and \$5 weekly; Disability policy, covering every accident and every disease or illness, \$12 per \$1000 and \$5 weekly indemnity, ages 18 to 55; \$14, ages 56 to 60. D L P A, \$6 per \$1000 and \$5 weekly; D L P D, \$14 per \$1000 and \$5 weekly indemnity, ages 18 to 50; \$16, ages 51 to 60.

AGE LIMITS.—Accident, 18 to 65; disability, 18 to 60.

POLICY FORM—"DOUBLE LIFE PAYMENT ACCIDENT."

PRINCIPAL SUM, \$7,500-\$15,000.

WEEKLY INDEMNITY, \$25-\$50.

ANNUAL PREMIUM, \$30.

Casualty Company of America in consideration of the statements in the application, a copy of which is endorsed hereon, and of thirty dollars, premium, hereby insures John Doe (hereinafter called the insured), whose occupation is broker, class, select, in the principal sum of seventy-five hundred dollars, and for a weekly indemnity of twenty-five dollars, for the term of twelve months, from the first day of November, 1914, beginning and ending at twelve o'clock noon, standard time, at the place where this policy is countersigned.

AGAINST LOSS OF LIFE, LIMB, SIGHT AND TIME.—Resulting from bodily injuries, hereafter called "such injuries," effected directly and independently of all other causes through external, violent, and accidental means, subject to all provisions, conditions and limitations hereinafter contained.

SECTION A.—INDEMNITY FOR LOSS OF LIFE, LIMB OR SIGHT.—SINGLE PAYMENTS.—If any one of the losses named in this section shall result directly and independently of all other causes from such injuries within ninety days from the date of accident, but not necessarily causing immediate or continuous disability, the company will pay the sum named below opposite such loss, and in addition thereto, the weekly indemnity for the period of continuous total disability between the date of accident and date of dismemberment, loss of sight, or loss of life by accident.

Or, if such injuries shall, directly and independently of all other causes, immediately, continuously and wholly disable and prevent the insured from performing any and every kind of duty pertaining to his occupation, and during the period of such continuous and total disability, and within two hundred weeks from date of the accident shall result in any one of the losses hereafter named in this section, the company will pay the sum named below opposite such loss, and in addition thereto, the weekly indemnity from date of accident to date of dismemberment, loss of sight, or loss of life by accident.

For loss of life or both hands or both feet or one hand and one foot or entire sight of both eyes or entire sight of one eye and one hand or entire sight of one eye and one foot the principal sum. Either hand or either foot or entire sight of one eye, one-half the principal sum.

DOUBLE PAYMENTS.—If the insured shall sustain such injuries in any manner as hereinafter described, the company will pay the amount named below opposite such loss, and in addition thereto, double weekly indemnity from date of accident to date of dismemberment, loss of sight, or loss of life by accident:

- (1) While riding as a passenger in or on a public conveyance provided by a common carrier for passenger service, including the platform, steps, or running-board thereof;
- (2) Or, while in an elevator used for passenger service (excluding elevators in mines);
- (3) Or, in consequence of the burning of a building while the insured is therein;
- (4) Or, in consequence of the collapse of the outer walls of a building while the insured is therein;
- (5) Or, through being struck by lightning;
- (6) Or, in consequence of a cyclone or tornado, reported to be such by the Weather Bureau of the United States;
- (7) Or, in consequence of the explosion of a stationary boiler.

SECTION B.—WEEKLY INDEMNITY, TOTAL OR PARTIAL DISABILITY.—If such injuries do not result in any of the losses named in Section A, but shall immediately, continuously, and wholly disable and prevent the insured from performing any and every kind of duty pertaining to his occupation, the company will pay the insured the weekly indemnity heretofore named, so long as he lives and is continuously and wholly disabled;

Or, if such injuries shall not wholly disable the insured, but shall immediately (or following total disability) and continuously disable and prevent the insured from transacting a material part of the daily duties pertaining to his occupation, the company will pay him for the period of such partial disability, not exceeding fifty-two consecutive weeks, one-half the weekly indemnity stated above.

SECTION C.—DOUBLE WEEKLY INDEMNITY, TOTAL OR PARTIAL DISABILITY.—If such injuries are sustained in the manner set forth in the column, "Double Payments," heretofore given, or, in consequence of being struck by a moving conveyance (excluding motor cycles) while crossing a public highway at any regular crossing or intersection, the weekly indemnity otherwise payable shall be doubled.

SECTION D.—INDEMNITY FOR SUNSTROKE, FREEZING, HYDROPHOBIA, ASPHYXIATION, BLOOD-POISONING.—Sunstroke caused directly by the sun's rays, freezing, hydrophobia, or blood-poisoning, effected solely through accidental means, or involuntary and unconscious inhalation of gas or other poisonous vapor, shall be deemed bodily injury within the meaning of this policy.

SECTION E.—INDEMNITY FOR HOSPITAL CHARGES.—In case the insured, by reason of such injuries and within ninety days from the date of accident, is removed to any hospital or sanitarium, the company will pay the insured, in addition to the weekly indemnity otherwise payable, but in lieu of any sum payable under Section I, "Indemnity for Operations," the amount expended by him on account of such hospital or sanitarium, charges not exceeding said single weekly indemnity, during each week that the insured is necessarily confined therein, but for not more than thirteen weeks, provided that a receipted bill for such hospital or sanitarium charges is furnished to the company within ninety days after leaving said hospital or sanitarium.

SECTION F.—INDEMNITY FOR NON-DISABLING INJURIES.—If such injuries do not result in any loss of time, but require medical or surgical treatment by a physician or surgeon, the company will pay the amount actually expended by the insured for such treatment, but such payment shall not exceed the single weekly indemnity payable for one week, provided that the physician's or surgeon's receipted bill and statement of injuries is furnished to the company, within thirty days from the date of the accident.

SECTION G.—ACCUMULATIONS—WEEKLY INDEMNITY.—Each consecutive year's renewal of this policy shall add 10 per cent. to the weekly indemnity payable under Section B,—"Weekly Indemnity, Total or Partial"—until such accumulation amounts to 50 per cent. thereof. Thereafter, so long as this policy is maintained in force, the amount insured shall be for the original weekly indemnity plus the accumulation.

SECTION H.—IDENTIFICATION.—Upon the receipt of the premium for this policy, the company will forward to the insured a certificate of identification, wherein it is agreed that, if he shall, during the term of this policy or any renewal thereof, be physically unable to communicate with relatives or friends, the company will, on receipt of a message giving the certificate and policy number, at once use all reasonable means and defray all expenses (not exceeding one hundred dollars) necessary for placing him in their care.

SECTION I.—INDEMNITY FOR OPERATIONS.—If the insured shall sustain such injuries as heretofore defined, that shall within ninety days from date of accident necessitate any surgical operation named in the section, if such operation be performed, the company will pay the insured in addition to the indemnity otherwise provided, the sum set opposite that operation; but not more than one of the amounts so specified shall be payable to the insured under this clause, for injuries resulting from one accident.

Based upon a policy for \$7,500.00 principal sum. Proportionate amounts are payable if the policy is issued for a larger or smaller sum. Amputation of foot, hand or forearm, \$25; leg or arm, \$50; finger or fingers, \$10; thigh, \$100. Dislocations, reduction of: shoulder, elbow, hip, knee or ankle, \$25; wrist or lower jaw, \$15; thumb or fingers, \$10. Excision of: shoulder, hip or knee joint, \$100; elbow, wrist or ankle joint, \$50; toe or toes, \$25. Fractures, reduction of: nose, lower jaw, collar bone or shoulder blade, \$25; breast bone, \$10; rib or ribs, \$10; upper arm, \$35; forearm (one or both bones), \$25; wrist or hand, \$15; fingers, \$10; any of the bones of the pelvis or sacrum, \$50; coccyx, \$10; thigh, \$75; knee cap or leg bones (one or both), \$50; bones of foot, \$15; toes, \$10. Gunshot wounds—treatment not necessitating amputation or laparotomy, \$25. Hernia (abdominal)—any cutting operation for the radical cure of the reducible, irreducible or strangulated form, \$100. Laparotomy (opening of the abdominal cavity for an operation on any organ contained therein, or for traumatic peritonitis or exploratory incision), \$100. Necrosis (death of bone)—sequestromy (removal of dead bone), \$35. Skull trephining for fracture or other cause, \$100. Synovitis (inflammation of the lining membrane of a joint)—incision, \$25. Tetanus—injection of anti-tetanic serum into frontal lobe of brain, \$100. Wounds of scalp or other parts—suturing, \$5.

SECTION J.—FIXED INDEMNITY.—If such injuries shall result in any disability named in this section, the insured may elect to receive the indemnity for single payments set opposite such injury, in lieu of all other indemnity for total or partial disability, provided he gives to the company at its home office in New York, written notice of his election so to do, within twenty days from the date of accident; or, if such injuries are sustained in the manner set forth in the column "Double Payments," or as stated in Section C heretofore given, the amount payable shall be the indemnity for double payments set opposite such injury; but not more than one of the amounts so specified shall be payable to the insured under this clause, for injuries resulting from one accident.

Based upon a policy for \$7,500.00 principal sum. Proportionate amounts are payable if the policy is issued for a larger or smaller sum. For loss by severance: of one or more

fingers (at least one entire phalanx), \$150; of one or more entire toes, \$200. For complete hernia, caused solely and directly by accidental injury, \$70. For complete dislocation: of the shoulder, \$100; elbow, \$100; wrist, \$125; hip, \$300; knee, \$150; any bones of the foot, \$150; ankle, \$150; two or more toes, \$50; two or more fingers, \$50. For complete fracture of bones: of the skull, both tables, \$325; lower jaw, \$75; clavicle (collar bone), \$150; pelvis, \$250; thigh, \$300; leg, \$200; patella (knee cap), \$200; arm, between elbow and shoulder, \$150; forearm, between wrist and elbow, \$150; two or more ribs, \$100; foot, \$125; hand, \$125; two or more toes, \$100; two or more fingers, \$100.

SPECIAL PROVISIONS.

A. "Loss" shall mean, whether referring to one or more bodily members, as follows: of foot or hand,—complete amputation at or above ankle, wrist or metacarpophalangeal joints; of sight—total, permanent and incurable blindness.

B. The company's liability shall not in any case extend to more than one section of this policy on account of any one accident except as provided in Section E, H and I hereof.

C. The acknowledgment by the company of the receipt of notice given under this policy, or the furnishing of forms for filing proofs of loss, or the acceptance of such proofs, or the investigation of any claim hereunder, shall not operate as a waiver of any of the rights of the company in defense of any claim arising under this policy.

D. This policy does not cover disappearance; nor suicide, sane or insane, or any attempt thereat, sane or insane, nor cover injuries, fatal or non-fatal, sustained as the result of participation in aeronautics, or in any motor vehicle speed or endurance contest, or while in military or naval service in time of hostilities.

E. This policy is issued for the term stated in the insuring clause, but it may be renewed subject to all the conditions of the policy contract from term to term upon the advanced payment of the premium stated.

F. A copy of any assignment of interest shall be given, within thirty days, to the company, which shall not be responsible for its validity.

G. No provision of the charter, constitution or by-laws of the company shall be used in defense of any claim arising under this policy, unless the same is incorporated in full herein.

H. The copy of the application endorsed hereon is hereby made a part of this contract.

POLICY FORM—"DOUBLE LIFE PAYMENT DISABILITY."

PRINCIPAL SUM, \$7,500—\$15,000. WEEKLY INDEMNITY, \$25—\$50.

ANNUAL PREMIUM, SELECT, \$70; AGE, 18—50.

Casualty Company of America in consideration of the statements in the application, a copy of which is endorsed hereon, and of seventy dollars, premium, hereby insures John Doe, hereinafter called "the insured," whose occupation is banker, class, select, in the principal sum of seventy-five hundred dollars, and for a weekly indemnity of twenty-five dollars, for the term of twelve months, from the first day of November, 1914, beginning and ending at twelve o'clock noon, standard time, at the place where this policy is counter-signed.

AGAINST LOSS OF LIFE, LIMB, SIGHT AND TIME.—(1) Resulting from bodily injuries, hereafter called "such injuries," effected directly and independently of all other causes through external, violent and accident means; (2) against disability from bodily disease or sickness, contracted by the insured during the term of three hundred and fifty days from noon, standard time, of the fifteenth day after this policy becomes effective and for which the insured is treated by a licensed physician; (3) subject to all provisions, conditions and limitations hereinafter contained.

FOR SECTIONS A, B, C, D AND K, SEE PRECEDING POLICY.

SECTION E.—INDEMNITY FOR HOSPITAL CHARGES.—In case the insured, by reason of such injuries or of disease or sickness, for which indemnity is payable under this policy and within ninety days from date of accident, or beginning of sickness, is removed to any hospital or sanitarium, the company will pay the insured, in addition to the weekly indemnity otherwise payable, but in lieu of any sum payable under Section J, "indemnity for operations," the amount expended by him on account of such hospital or sanitarium charges not exceeding said single weekly indemnity, during each week that the insured is necessarily confined therein, but for not more than thirteen weeks, provided that a receipted bill for such hospital or sanitarium charge is furnished to the company within ninety days after leaving said hospital or sanitarium.

SECTION F.—INDEMNITY FOR BLINDNESS AND PARALYSIS FROM SICKNESS.—In case the insured shall, after the first fifteen days of the date when this policy becomes effective, contract any disease or sickness for which indemnity is payable under this policy, that shall not result in death, but shall result, independently of all other causes, within one year from the date of sickness, in the total and irrecoverable loss of sight of both eyes or in permanent paralysis, whereby the insured shall entirely lose the use of both hands or of both feet, or of one hand and one foot, and is thereby rendered permanently unable to engage in any occupation for wages or profit, the company will pay him one-half the principal sum, less any weekly indemnity previously paid therefor, as provided in

Section G, upon the filing at the company's home office within ninety days after the occurrence of such loss, of due proofs to the company, of total and irrecoverable loss of sight of both eyes, or of permanent paralysis.

SECTION G.—**INDEMNITY FOR DISABILITY FROM SICKNESS.**—If such disease or sickness shall not result in total irrecoverable blindness or in permanent paralysis, but shall immediately, continuously and wholly prevent the insured from performing any and every kind of duty pertaining to his occupation, the company will pay the insured the weekly indemnity for the period of said total disability, during which he shall be necessarily confined to the house; and if following the period of said total disability and confinement to the house, he shall be wholly disabled and prevented from performing any and every kind of duty pertaining to his occupation, but shall not be necessarily confined to the house, the company will continue to pay him the said weekly indemnity, so long as the insured continuously suffers said total disability.

SECTION H.—**INDEMNITY FOR NON-DISABLING INJURIES OR SICKNESS.**—If such injuries or sickness do not result in any loss of time, but require medical or surgical treatment by a physician or surgeon, the company will pay the amount actually expended by the insured for such treatment, but such payment shall not exceed the single weekly indemnity payable for one week, and provided that the physician's or surgeon's receipted bill and statement of injuries or sickness is furnished to the company, within thirty days from the date of the accident or inception of sickness.

SECTION I.—**ACCUMULATIONS—WEEKLY INDEMNITY.**—Each consecutive year's renewal of this policy shall add ten per cent. to the weekly indemnity payable under Section B, weekly indemnity, total or partial—until such accumulation amounts to fifty per cent thereof. Thereafter, so long as this insurance is maintained in force, the amount insured shall be for the original weekly indemnity plus the accumulation.

SECTION J.—**INDEMNITY FOR OPERATIONS.**—If the insured shall sustain such injuries or suffer sickness as heretofore defined, that shall within ninety days from date of accident or sickness necessitate any surgical operation named in this section, if such operation be performed, the company will pay the insured, in addition to the indemnity otherwise provided, the sum set opposite that operation; but not more than one of the amounts so specified shall be payable to the insured under this clause, for injuries resulting from one accident or one sickness.

BASED UPON A POLICY FOR \$7,500 PRINCIPAL SUM. PROPORTIONATE AMOUNTS ARE PAYABLE IF THE POLICY IS ISSUED FOR A LARGER OR SMALLER SUM.—Abscess or boil—incision, \$5. Amputation of foot, hand or forearm, \$25; leg or arm, \$50; finger or fingers, \$10; thigh, \$100. Aneurism (tumor produced by arterial dilation or rupture), ligation, \$50. Appendicitis (see laparotomy), \$100. Bone abscess—trephining, \$25. Bronchotomy, thyrotomy, laryngotomy, laryngotracheotomy, or tracheotomy, \$50. Carbuncle—incision and treatment, \$5. Caries (bone ulcer)—curettage, \$15. Dislocations, reduction of shoulder, elbow, hip, knee or ankle, \$25; wrist or lower jaw, \$15; thumb or fingers, \$10. Excision of shoulder, hip or knee joint, \$100; elbow, wrist or ankle joint, \$50; toe or toes, \$25. Eye, ear, nose or throat—any cutting operation, \$10. Felon—incision, \$5. Fractures, reduction of nose, lower jaw, collar bone or shoulder blade, \$25; breast bone, \$10; rib or ribs, \$10; upper arm, \$35; forearm (one or both bones), \$25; wrist or hand, \$15; fingers, \$10; any of the bones of the pelvis or sacrum, \$50; coccyx, \$10; thigh, \$75; knee cap or leg bones (one or both), \$50; bones of foot, \$15; toes, \$10. Ganglion (cystic tumor of tendon sheath)—incision and curettage, \$15. Gunshot wounds—treatment not necessitating amputation or laparotomy, \$25. Hernia (abdominal)—any cutting operation for the radical cure of the reducible, irreducible or strangulated form, \$100. Hydrocele—tapping—incision or excision of sac, \$25. Ingrowing toe nail—removal, \$10. Intestinal obstruction (see laparotomy). Kidney—fixation or removal, \$100. Laparotomy (opening of the abdominal cavity for an operation on any organ contained therein, or for traumatic peritonitis or exploratory incision), \$100. Lithotomy (operation for removal of stone in bladder)—any cutting, \$100. Mastoiditis—operation for, \$50. Necrosis (death of bone)—sequestromy (removal of dead bone), \$35. Oesophagotomy for stricture or other cause, \$100. Paracentesis—tapping of abdomen, \$25; bladder, \$25; ear drum, \$15. Peritonitis (see laparotomy), \$100. Rectum—operation for hemorrhoids (external or internal)—excision or ligation, \$25; prolapsed—operation for, \$25; fistula in ano—incision, \$25; polypus—extirpation, \$25; malignant stricture—excision or colotomy, \$100. Skull trephining for fracture or other cause, \$100. Synovitis (inflammation of the lining membrane of a joint)—incision, \$25. Tetanus—injection of anti-tetanic serum into frontal lobe of brain, \$100. Tumors—extirpation from any part of the body. Benign, \$15; malignant, \$50. Varicocele—acupressure—ligation or excision, \$25. Varicose veins—ligation or excision, \$25. Wound of scalp or other parts—suturing, \$5.

SECTION L.—**IDENTIFICATION.**—Upon the receipt of the premium for this policy, the company will forward to the insured a certificate of identification, wherein it is agreed that, if he shall, during the term of this policy or any renewal thereof, be physically unable to communicate with relatives or friends, the company will, on receipt of a message giving the certificate and policy number, at once use all reasonable means and defray all expenses (not exceeding one hundred dollars) necessary for placing him in their care.

FOR STANDARD PROVISIONS SEE PAGE 11.

The Columbian National Life Insurance Company.

77 FRANKLIN STREET, BOSTON, MASS.

Commenced Business, 1902.

ARTHUR E. CHILDS, Pres.

WM. H. BROWN, Sec.

CHARLES A. BENNETT, Manager Accident Department.

The Accident and Health Department of The Columbian National Life insures all classes of risks, issuing a great variety of policies. The "Double Indemnity" and other leading forms are written on all classes. Separate health policies, and disability insurance are provided for women of occupation away from place of residence. Weekly indemnity under all forms is payable monthly.

ANNUAL PREMIUM RATE.—\$5000—\$25 form, Male Risks, Classes 1 and 2.—"Sterling Disability" policy, \$60; "Sterling Straight Disability" policy, \$55; "Columbian Accumulated Disability" policy, \$75; "Sterling Double Indemnity Accident" policy, \$25; "Sterling Straight Accident" policy, \$20. The "Sterling Death and Dismemberment Accident" policy, \$5000 principal sum, \$15; "Sterling Weekly Indemnity Accident" policy, \$25 weekly indemnity, \$15; "Sterling Accidental Death" policy, \$5000 principal sum, \$10; and the "Sterling Health" policy, \$25 weekly indemnity, \$35 to all classes of risks up to and including age 40; \$40 ages 41 to 50 and \$45 ages 51 to 55 inclusive. Annual premiums on all disability policies, ages 51 to 55 inclusive, are increased at the rate of \$10 additional for each \$25 of weekly indemnity. Issues twenty-two different forms of accident and health policies.

All policies providing a principal sum and weekly indemnity are issued for three and six months at pro rata rates. Premium rates for other classifications vary proportionately to the "Sterling Straight Accident," which for each \$1000 principal sum and \$5 weekly indemnity, are as follows:

Class	1 and 2	2+	3	4	5	6	7
Premium	\$4.00	\$5.00	\$7.50	\$10.00	\$12.50	\$15.00	\$20.00

AGE LIMITS (new risks).—Accident, 65. years; disability, 60 years; health, 55 years.

MAXIMUM INDEMNITY.—Death, \$30,000; weekly indemnity, \$150; doubling for accidents of travel, etc., to \$60,000 and \$300 respectively, and accumulating to \$90,000 maximum principal sum.

POLICY FORM—"COLUMBIAN MAXIMUM ACCIDENT."

PRINCIPAL SUM, \$7500—\$15,000. WEEKLY INDEMNITY, \$25—\$50. ANNUAL PREMIUM, \$25.

The Columbian National Life Insurance Company, of Boston, Mass., does hereby insure

John Quincy Adams, whose occupation is attorney-at-law, against loss resulting from bodily injuries, effected directly and independently of all other causes through accidental means (excluding self-destruction, or any attempt thereat, while sane or insane), as hereinafter specified, subject to the provisions and limitations contained herein.

This policy is issued for the principal sum of seven thousand five hundred dollars and weekly indemnity of twenty-five dollars.

ARTICLE 1. DEATH, DISMEMBERMENT OR LOSS OF SIGHT.—If such injuries result in any one of the losses named below within ninety days of the accident, or if as the result of such injuries the insured continuously from the accident to date of loss is totally disabled and within two hundred weeks of the accident as the result of such injuries suffers one of said losses, the Company, in addition to the weekly indemnity accrued to date of loss will pay for: Death, or loss of both hands or both feet, or loss of one hand and one foot,

or loss of the sight of both eyes, the principal sum; loss of either arm or either leg, three-fifths the principal sum; loss of either hand or either foot, or loss of the sight of one eye, one-half the principal sum; loss of speech or hearing, or permanent paralysis or incurable insanity, one-third the principal sum. Loss in any such case shall terminate this policy. Loss of hands or feet means severance at or above wrist or ankle joint. Loss of arm or leg means severance at or above elbow or knee. Loss of sight, speech or hearing must be entire and irrecoverable. Paralysis must cause total and permanent disability.

ARTICLE 2. TOTAL DISABILITY.—If such injuries result in continuous total disability, immediately following the accident or following partial disability as defined below, the Company will pay for the period of such total disability, the weekly indemnity.

ARTICLE 3. PARTIAL DISABILITY.—Or, if such injuries result in partial disability which prevents the insured from fully performing work essential to his occupation, the Company will pay for the period of such partial disability, not exceeding twenty-six weeks, provided the insured is continuously disabled from the date of the accident, one-half the weekly indemnity.

ARTICLE 4. DOUBLE INDEMNITY.—If such injuries are sustained (1) while a passenger in or on a public conveyance (including the platforms, steps or running board thereof) provided by a corporate common carrier for passenger service, (2) while a passenger in a passenger elevator (excluding elevators in mines), or are exclusively caused, (3) by the burning of a building or by the collapse of the outer walls thereof while the insured is therein, or (4) by a stroke of lightning, the Company will pay under Articles 1, 2, 3, and 7, double the amounts otherwise payable.

ARTICLE 5. BLOOD-POISONING, SUNSTROKE, FREEZING, HYDROPHOBIA, ASPHYXIATION.—Blood-poisoning resulting immediately and solely from an accidental bodily injury, sunstroke as a direct result of exposure to the rays of the sun, freezing caused by involuntary exposure, hydrophobia or involuntary asphyxiation, shall be deemed bodily injuries accidentally received within the meaning of this policy.

ARTICLE 6. SURGEON'S FEES, HOSPITAL BENEFITS.—If such injuries within ninety days of the accident necessitate a surgical operation named in the "Schedule of Operations" endorsed hereon, the Company will pay in addition a pro rata proportion of the amount set opposite such operation; not more than one amount (the larger) being payable for one accident. If such injuries necessitate the removal of the insured to a hospital within ninety days of the accident, if no claim be made for surgeon's fee, the Company will pay during his confinement therein for not more than twenty-six weeks, in addition to the weekly indemnity, one-half the single weekly indemnity.

ARTICLE 7. OPTIONAL INDEMNITY.—If such injuries result in a loss or disability named in the "Schedule of Injuries" endorsed hereon, the insured may elect to receive a pro rata portion of the amount set opposite said injury in lieu of all other indemnity to which he may be entitled except surgeon's fee; provided that written notice of his election is given to the Company within fifteen days from the accident, not more than one amount being payable for one accident.

ARTICLE 8. SURGEON'S FEES FOR NON-DISABLING INJURIES.—If such injuries do not entitle the insured to any indemnity but necessitate medical or surgical treatment, the Company, provided the bill of the attending physician or surgeon duly receipted is filed with it within thirty days of the accident, will reimburse the insured for the same to an amount not exceeding one week's single weekly indemnity.

ARTICLE 9. IDENTIFICATION.—If by reason of such injuries the insured shall be unable to communicate with friends, the Company, upon receipt of a message to that effect, will take reasonable steps to transmit such information to his relatives or friends, and will defray the expenses necessary to put him in their care, not exceeding an amount equal to four times the single weekly indemnity.

ARTICLE 10. INDEMNITY PAYABLE MONTHLY.—Upon request of the insured and on proof of disability payment on account of weekly indemnity will be made monthly.

GENERAL PROVISIONS.

1. If the insured changes his occupation and sustains such injuries (1) while performing duties pertaining to an occupation classified by the Company as more hazardous than that stated in the policy (except ordinary duties about his residence or while engaged in recreation), or (2) after having been solely and exclusively engaged for a period of not less than ninety days in an occupation classified by the Company as less hazardous than that stated in the policy, the Company will pay the amount of indemnity which the premium paid would have purchased under the same policy at the rate established for such occupation according to its limits, rates and classification of risks last filed with the Insurance Commissioner prior to the accident for which indemnity is claimed. If the insured by changing to a less hazardous occupation is not entitled to the full amount of such indemnity by reason of said limits, rates and classifications, the Company will return a pro rata part of the excess unearned premium. This policy, with a copy of the application and any other papers attached to or endorsed hereon, constitutes the entire contract. No agent has power to waive or alter any of the provisions of this policy, and no change in its printed conditions shall be valid unless contained in an endorsement attached hereto and signed by the president or secretary. No statement not incorporated herein or endorsed hereon, and no provision of the charter or by-laws, shall avoid this policy or be used in defence to or in evidence of any claim hereunder, but this requirement shall not apply to the Company's rates and classification of risks filed as above.

2. If reasonably possible written notice of accident shall be given the Company at its home office in Boston or to any of its authorized agents not later than twenty days from occurrence of accident, or within the statutory time in jurisdictions providing for a longer period.

3. This policy shall not be in force until the payment of the first premium hereon. If this policy has not been cancelled or renewal refused, thirty-one days' grace will be

allowed for the payment of all renewal premiums, during which period the policy remains in full force. If, after the expiration of the days of grace, a past due premium be accepted by the Company or any of its branch offices, or by any of its duly authorized agents, such acceptance shall reinstate the policy for the balance of its then term.

4. The Company may cancel this policy at any time by written notice delivered to the insured or mailed to him at his last address on the Company's records, with its check for the unearned portion of the premiums, but this shall not affect any claim for disability commencing prior to the date when the cancellation takes effect.

5. Due proof of loss must be furnished to the Company within ninety days after the occurrence of loss, or in case of loss of time from disability within ninety days after the termination of disability. The indemnity provided herein will be paid on receipt of such proof. Legal proceedings may not be brought before the expiration of sixty days nor after two years from the date when proofs may be filed. Death indemnity and any other benefits accrued and unpaid at death shall be payable to the beneficiary, if any; otherwise to the executors, administrators or assigns of the insured.

6. This policy does not cover death or injuries resulting from disease infectious or otherwise, or death or injuries sustained as the result of participation in aviation or aeronautics or subaquatics, or while in military or naval service in time of war. During the pendency of a state of war and for three months thereafter, this policy shall not (1) insure combatants or non-combatants against injuries, fatal or non-fatal, caused directly or indirectly by an act or accident of war or riot anywhere on land or water, nor (2) cover injuries, fatal or non-fatal, sustained by any means in any country (including its colonies or possessions) at war, outside the United States and Canada, or while en route to or from any port of any country at war.

7. Payment for any loss under Article 1 and weekly indemnity then accrued shall relieve the Company from all liability thereafter on account of such accident. If such loss causes total disability under Article 2, the insured shall be indemnified under either Articles 1 or 2 at his option, but not under both.

8. Where not forbidden by statute any medical adviser of the Company shall have the right and opportunity, (1) to examine the person of the insured in respect to any injury as often and in such manner as he requires during the pendency of the disability, (2) to examine the body or make an autopsy in case of death, and (3) to be present if any autopsy be made, timely notice of which must be given to the Company.

9. Consent of the beneficiary shall not be requisite to a surrender or assignment of this policy, or to a change of beneficiary, or to any other changes in the policy. No assignment shall bind the Company unless the same be filed at the home office prior to payment of any indemnity claimed. The Company assumes no responsibility for the validity of any assignment.

10. This policy is issued in consideration of the statements made in the application and of the payment of the premium of twenty-five dollars, for the term of twelve months, beginning at twelve o'clock noon, standard time, on the second day of February, 1914; and it may be renewed with the consent of the Company from term to term of twelve months each, dating from the expiration of the original term specified above, by payment of the premium in advance. No premium whenever paid will carry the policy beyond its then term.

In witness whereof, The Columbian National Life Insurance Company has caused this policy to be signed by its president and secretary, but it will not be binding until countersigned by an authorized representative.

SCHEDULE OF OPERATIONS.—(Referred to in Article 6.) Payable pro rata for each \$50 of single weekly indemnity. Abdomen, cutting into abdominal cavity for diagnosis of treatment of organs therein, \$200. Abscess, incision, \$10. Amputation of arm above elbow, \$100; foot, forearm or entire hand, \$50; leg above knee, \$100. Artery, tying of, for aneurism, \$70. Bone, injuries to, \$30. Chest, cutting into for removal of pus, \$50. Dislocation, reduction of shoulder, elbow, hip, knee, or ankle, \$50; wrist or lower jaw, \$30; finger or fingers, \$20. Excision of shoulder, hip, or knee joint, \$200; elbow, wrist or ankle joint, \$100; toe or toes, \$50. Eye, any cutting operation, \$20. Fractures, setting of nose, lower jaw, collar bone, shoulder blade or forearm, \$50. Breast bone, rib or ribs, fingers, toes, coccyx, \$20; upper arm, \$70; wrist or hand, bones of foot, \$30; bones of the pelvis (except coccyx), \$100; knee cap or leg, \$100; thigh, \$150. Gunshot wounds, treatment of, not necessitating opening of abdomen or amputation, \$50. Joints, inflammation of, incision into, \$50. Lockjaw, injection of antitoxin into brain, \$200; injection of antitoxin into spinal canal, \$100. Skull, cutting into cranial cavity, \$200. Spine, removal of fractured vertebra, \$200. Wounds, stitching, \$10.

SCHEDULE OF INJURIES.—(Referred to in Article 7.) Payable pro rata for each \$50 of single weekly indemnity. Loss of one or more entire fingers, \$320; of one or more entire toes, \$320. Complete dislocation of the shoulder, \$100; of the elbow, \$200; of the wrist, \$240; of the hip, \$600; of the knee, \$300; of the ankle, \$300. Complete rupture, caused solely and directly by injury, \$160. Complete fracture of the skull, both tables, \$640; of the lower jaw, \$150; of the collar bone, \$300; of the pelvis, \$480; of the thigh, \$600; of the leg (tibia and fibula), \$400; of the knee cap, \$400; of the arm, \$310; of two or more ribs, \$200.

POLICY FORM—"COLUMBIAN MAXIMUM DISABILITY."

PRINCIPAL SUM, \$7500-\$15,000.

WEEKLY INDEMNITY, \$25-\$50.

ANNUAL PREMIUM, \$60.

This policy insures against accidents under similar provisions as the one preceding, and against disease as follows:

HEALTH INDEMNITIES.

ARTICLE 8. DURING CONFINEMENT TO HOUSE.—If such disease results immediately in continuous total disability and necessarily confines the insured to the house, the Company will pay for the period of such total disability and confinement, not exceeding fifty-two consecutive weeks, the weekly indemnity.

ARTICLE 9. FOLLOWING CONFINEMENT TO HOUSE.—If the insured becomes entitled to indemnity under the preceding article, and if continuously thereafter is totally disabled by such disease (but is not confined to the house), the Company will pay for the period of such total disability (provided that indemnity under this and the preceding article taken together shall not be payable for more than fifty-two weeks), one-half the weekly indemnity.

ARTICLE 10. BLINDNESS, PARALYSIS, PERMANENT DISABILITY.—If such disease results within one year in the irrecoverable loss of the sight of both eyes, or in paralysis, insanity or other permanent disability, and such condition continues for one year immediately following fifty-two weeks of such total disability and proof is given within ninety days that the insured is thereby permanently unable to engage in any gainful occupation, the Company will pay in addition one-fourth the principal sum.

ACCIDENT AND HEALTH INDEMNITIES.

ARTICLE 11. SURGEON'S FEES, HOSPITAL BENEFITS.—If such injury or such disease within ninety days of the accident or inception of disease necessitates a surgical operation named in the "Schedule of Operations" endorsed hereon, the Company will pay in addition a pro rata portion of the amount set opposite such operation; not more than one amount (the larger) being payable for any one disability. If such injury or such disease necessitates the removal of the insured to a hospital within ninety days of the accident or inception of disease, if no claim be made for surgeon's fee, the Company will pay during his confinement therein for not more than twenty-six weeks, in addition to the weekly indemnity, one-half the single weekly indemnity.

ARTICLE 12. IDENTIFICATION.—If by reason of such injury or disease the insured shall be unable to communicate with friends, the Company, upon receipt of a message to that effect, will take reasonable steps to transmit such information to his relatives or friends, and will defray the expenses necessary to put him in their care, not exceeding an amount equal to four times the single weekly indemnity.

ARTICLE 13. INDEMNITY PAYABLE MONTHLY.—Upon request of the insured and on proof of disability payment on account of weekly indemnity will be made monthly.

GENERAL PROVISIONS.

1. If the insured changes his occupation and sustains such injuries (1) while performing duties pertaining to an occupation classified by the Company as more hazardous than that stated in the policy (except ordinary duties about his residence or while engaged in recreation), or (2) after having been solely and exclusively engaged for a period of not less than ninety days in an occupation classified by the Company as less hazardous than that stated in the policy, the Company will pay the amount of indemnity which the accident portion of the premium paid would have purchased under the same policy at the rate established for such occupation according to its limits, rates and classification of risks last filed with the Insurance Commissioner prior to the accident for which indemnity is claimed. If the insured by changing to a less hazardous occupation is not entitled to the full amount of such indemnity by reason of said limits, rates and classifications, the Company will return a pro rata part of the excess unearned premium. This policy, with a copy of the application and any other papers attached to or endorsed hereon, constitutes the entire contract. No agent has power to waive or alter any of the provisions of this policy, and no change in its printed conditions shall be valid unless contained in an endorsement attached hereto and signed by the president or secretary. No statement not incorporated herein or endorsed hereon, and no provision of the charter or by-laws, shall avoid this policy or be used in defence to or in evidence of any claim hereunder, but this requirement shall not apply to the Company's rates and classification of risks filed as above.

2. If reasonably possible written notice of accident or illness shall be given the Company at its home office in Boston or to any of its authorized agents not later than twenty days from occurrence of accident or the beginning of illness, or within the statutory time in jurisdictions providing for a longer period.

3. This policy shall not be in force until the payment of the first premium hereon. If this policy has not been cancelled or renewal refused, thirty-one days' grace will be allowed for the payment of all renewal premiums, during which period the policy remains in full force. If, after the expiration of the days of grace, a past due premium be accepted by the Company or any of its branch offices, or by any of its duly authorized agents, such acceptance shall reinstate the policy for the balance of its then term.

4. The Company may cancel this policy at any time by written notice delivered to the insured or mailed to him at his last address on the Company's records, with its cheque for the unearned portion of the premiums, but this shall not affect any claim for disability commencing prior to the date when the cancellation takes effect.

5. Due proof of loss must be furnished to the Company within ninety days after the occurrence of loss or in case of loss of time from disability within ninety days after the termination of disability. The indemnity provided herein will be paid on receipt of such proof. Legal proceedings may not be brought before the expiration of sixty days nor after two years from the date when proofs may be filed. Death indemnity and any other benefits accrued and unpaid at death shall be payable to the beneficiary, if any; otherwise to the executors, administrators or assigns of the insured.

6. This policy does not cover any of the losses or disabilities described in Articles 1 to 7, both inclusive, where the same are the result of disease infectious or otherwise,

or death or injuries sustained as the result of participation in aviation, aeronautics or subaquatics, or death or injuries sustained or disease contracted in military or naval service in time of war, or disease for which the insured is not treated by a licensed physician or which is contracted outside the United States or Canada, or in Alaska or the Insular possessions of the United States; nor will the Company be liable for both accident and health indemnity for any one period. During the pendency of a state of war and for three months thereafter, this policy shall not (1) insure combatants or non-combatants against injuries, fatal or non-fatal, caused directly or indirectly by an act or accident of war or riot anywhere on land or water, nor (2) cover injuries, fatal or non-fatal, sustained by any means in any country (including its colonies or possessions) at war, outside the United States and Canada, or while en route to or from any port of any country at war.

7. Payment for any loss under Article 1 and weekly indemnity then accrued shall relieve the Company from all liability thereafter on account of such accident. If such loss causes total disability under Article 2, the insured shall be indemnified under either Articles 1 or 2 at his option, but not under both.

8. Where not forbidden by statute any medical adviser of the Company shall have the right and opportunity, (1) to examine the person of the insured in respect to any injury or disease as often and in such manner as he requires during the pendency of the disability, (2) to examine the body or make an autopsy in case of death, and (3) to be present if any autopsy be made, timely notice of which must be given to the Company.

9. Consent of the beneficiary shall not be requisite to a surrender or assignment of this policy, or to a change of beneficiary, or to any other changes in the policy. No assignment shall bind the Company unless the same be filed at the home office prior to payment of any indemnity claimed. The Company assumes no responsibility for the validity of any assignment.

10. This policy is issued in consideration of the statements made in the application and of the payment of the premium of sixty dollars, for the term of twelve months, beginning at twelve o'clock noon, standard time, on the second day of February, 1914, against such injuries, and for the term of 350 days from twelve o'clock noon, standard time, of the fifteenth day after the above date, against such disease; and it may be renewed with the consent of the Company from term to term of twelve months each, dating from the expiration of the original term specified above, by payment of the premium in advance. No premium whenever paid will carry the policy beyond its then term. When the insured shall pass age fifty the premium will be adjusted to conform to the Company's rates for disability insurance at his then age.

SCHEDULE OF OPERATIONS.—(Referred to in Article 11.) Payable pro rata for each \$50 of single weekly indemnity. Abdomen, cutting into abdominal cavity for diagnosis or treatment of organs therein, \$200. Abscess or boil, incision, \$10. Air passages, any operation below vocal cords, \$100. Amputation of arm above elbow, \$100; foot, forearm or entire hand, \$50; leg above knee, \$100. Appendicitis, \$200. Artery, tying of, for aneurism, \$70. Bladder, any cutting or crushing operation for removal of stone, \$200; tapping for removal of fluid, \$50. Bone, injuries to, or disease of, \$30; removal diseased portion, \$70; operation on mastoid bone, \$100. Cancer of lip, removal of, by cutting operation, \$50. Carbuncle, incision, \$10. Chest, cutting into chest for diagnosis or treatment of organs therein, \$50; tapping of, \$30. Dislocation, reduction of shoulder, elbow, hip, knee or ankle, \$50; wrist or lower jaw, \$30; finger or fingers, \$20. Eardrum, tapping of, \$20. Excision of shoulder, hip, or knee joint, \$200; elbow, wrist or ankle joint, \$100; toe or toes, \$50. Eye, ear, nose or throat, any cutting operation, \$20. Felon, incision, \$10. Fractures, setting of nose, lower jaw, collar bone, shoulder blade or forearm, \$50; breast bone, rib or ribs, fingers, toes, coccyx, \$20; upper arm, \$70; wrist or hand, bones of foot, \$30; bones of the pelvis (except coccyx), \$100; knee cap or leg, \$100; thigh, \$150. Goitre, cutting operation for permanent cure, \$150. Gunshot wounds, treatment of, not necessitating opening of abdomen, or amputation, \$50. Hydrocele, incision and treatment of sac, \$50; tapping of, \$20. Intestinal obstruction (see Abdomen). Joints, inflammation of, incision into, \$50. Kidney (see Abdomen). Lockjaw, injection of antitoxin into brain, \$200; injection of antitoxin into spinal canal, \$100. Nerve, cutting operation for stretching, \$50. Oesophagus, cutting operation for stricture or other cause, \$200. Peritonitis (see Abdomen). Rectum, any operation for hemorrhoids, prolapsed rectum, fistula or polypus, \$50; malignant stricture or opening of colon, \$200. Skull, cutting into cranial cavity, \$200. Spine, removal of fractured vertebra, \$200. Toe nail, ingrowing, removal of, \$20. Tumors, removal of, by cutting operation, malignant, \$100; benign, \$30. Varicocele, any cutting operation, \$50. Veins, varicose, any cutting operation, \$50. Wounds, stitching, \$10.

POLICY FORM.—"COLUMBIAN ACCUMULATED DISABILITY."

PRINCIPAL SUM, \$7,500—\$15,000. WEEKLY INDEMNITY, \$30—\$60.

ANNUAL PREMIUM, \$75.

This policy contains all the benefits given in the "Sterling Disability," and in addition provides:

Full weekly indemnity while totally disabled by sickness, not requiring house confinement, and one-half weekly indemnity if partially disabled by sickness. Total losses under Article 1 are extended to include:

Loss of eye and hand or eye and foot, the principal sum.

Loss of either arm or either leg, three-fifths the principal sum.

Hospital Benefit is increased from one-half extra to two-thirds the weekly indemnity; or in lieu of hospital benefit the same extra indemnity is paid while insured is attended by a nurse. Operation fee is paid in addition to Hospital or Nurse's Indemnity.

HEALTH INSURANCE.

One form of policy insuring against sickness only is issued. It provides indemnity during fifty-two weeks for sickness caused by any disease and if so permanently disabled an additional sum will be paid equal to fifty times the weekly indemnity. This policy is issued independent of accident insurance to all classes of risks, any amount \$5 to \$125 of weekly indemnity.

POLICY FORM.—"STERLING HEALTH."

WEEKLY INDEMNITY, \$25.

ANNUAL PREMIUM, AGES 18 TO 40, \$35; AGES 41 TO 50, \$40;
AGES 51 TO 55, \$45.

The Columbian National Life Insurance Company of Boston, Mass., does hereby insure,

John Quincy Adams, whose occupation is attorney-at-law, against loss of time from disability from disease contracted while this policy is in force, as hereinafter specified, subject to the provisions and limitations contained herein.

This policy is issued for the weekly indemnity of twenty-five dollars.

ARTICLE 1. HEALTH INDEMNITY DURING CONFINEMENT TO HOUSE.—If such disease results immediately in continuous total disability and necessarily confines the insured to the house, the Company will pay for the period of such total disability and confinement, not exceeding fifty-two consecutive weeks, the weekly indemnity.

ARTICLE 2. HEALTH INDEMNITY FOLLOWING CONFINEMENT TO HOUSE.—If the insured becomes entitled to indemnity under the preceding Article, and if continuously thereafter is totally disabled by such disease (but is not confined to the house), the Company will pay for the period of such total disability, provided that indemnity under this and the preceding Article taken together shall not be payable for more than fifty-two weeks, one-half the weekly indemnity.

ARTICLE 3. BLINDNESS, PARALYSIS, PERMANENT DISABILITY.—If such disease results within one year in the irrecoverable loss of the sight of both eyes, or in paralysis, insanity or other permanent disability, and such condition continues for one year immediately following fifty-two weeks of such total disability and proof is given within ninety days that the insured is thereby permanently unable to engage in any gainful occupation, the Company will pay in addition an amount equal to fifty times the weekly indemnity.

ARTICLE 4. SURGEON'S FEES, HOSPITAL BENEFITS.—If such disease within ninety days of its inception necessitates a surgical operation named in the "Schedule of Operations" endorsed hereon, the Company will pay in addition a pro rata portion of the amount set opposite such operation; not more than one amount (the larger) being payable for any one disability. If such disease necessitates the removal of the insured to a hospital within ninety days of its inception, if no claim be made for surgeon's fee, the Company will pay during his confinement therein for not more than twenty-six weeks, in addition to the weekly indemnity, one-half the weekly indemnity.

ARTICLE 5. INDEMNITY PAYABLE MONTHLY.—Upon request of the insured and on proof of disability payment on account of weekly indemnity will be made monthly.

GENERAL PROVISIONS.

1. This policy, with a copy of the application and any other papers attached to or endorsed hereon, constitutes the entire contract. Change of occupation shall not affect the indemnity payable hereunder. No agent has power to waive or alter any of the provisions of this policy, and no change in its printed conditions shall be valid unless contained in an endorsement attached hereto and signed by the president or secretary. No statement not incorporated herein or endorsed hereon, and no provision of the charter or by-laws, shall avoid this policy or be used in defence to or in evidence of any claim hereunder, but this requirement shall not apply to the Company's rates and classification of risks last filed with the Insurance Commissioner prior to the date of the commencement of the sickness for which indemnity is claimed. No assignment shall bind the Company unless the same be filed at the home office prior to payment of any indemnity claimed. The Company assumes no responsibility for the validity of any assignment.

2. If reasonably possible written notice of illness shall be given the Company at its home office in Boston, or to any of its authorized agents not later than twenty days from the beginning of the disability, or within the statutory time in jurisdictions providing for a longer period.

3. This policy shall not be in force until the payment of the first premium hereon. If this policy has not been cancelled or renewal refused, thirty-one days' grace will be allowed for the payment of all renewal premiums, during which period the policy remains in full force. If, after the expiration of the days of grace, a past due premium be accepted by the Company or any of its branch offices, or by any of its duly authorized agents, such acceptance shall reinstate the policy for the balance of its then term.

4. The Company may cancel this policy at any time by written notice delivered to the insured or mailed to him at his last address on the Company's records, with its cheque for the unearned portion of the premiums, but this shall not affect any claim for disability commencing prior to the date when the cancellation takes effect.

5. Due proof of loss must be furnished to the Company within ninety days after the termination of the disability. The indemnity provided herein will be paid on receipt of such proof. Legal proceedings may not be brought before the expiration of sixty days nor after two years from the date when proofs may be filed.

6. This policy does not cover disease contracted outside the United States, or Canada, or in Alaska or the Insular possessions of the United States, or while the insured is engaged in military or naval service in time of war, or disease for which the insured is not treated by a licensed physician, or which results from accidental injury.

7. Where not forbidden by statute any medical adviser of the Company shall have the right and opportunity to examine the person of the insured in respect to any disability as often and in such manner as he requires during its pendency.

8. This policy is issued in consideration of the statements made in the application and of the premium of thirty-five dollars, for the term of 350 days, beginning at twelve o'clock noon, standard time, on the fifteenth day after the second day of February, 1914; and it may be renewed with the consent of the Company from term to term of twelve months each, dating from the expiration of the original term specified above, by payment of the premium in advance. When the insured shall pass age forty, and again when he shall pass age fifty, the premium will be adjusted to conform to the Company's rates for health insurance at his then age.

SCHEDULE OF OPERATIONS.—(Referred to in Article 4.) Payable pro rata for each \$50 of weekly indemnity. Abdomen, cutting into abdominal cavity for diagnosis or treatment of organs therein, \$200; tapping of, \$30. Abscess or boil, incision, \$10. Air passages, any operation below vocal cords, \$100. Amputation of arm above elbow, \$100; foot, forearm or entire hand, \$50; leg above knee, \$100. Appendicitis, \$200. Artery, tying of, for aneurism, \$70. Bladder, any cutting or crushing operation for removal of stone, \$200; tapping for removal of fluid, \$50. Bone, disease of, \$30; removal diseased portion, \$70; operation on mastoid bone, \$100. Cancer of lip, removal of, by cutting operation \$50. Carbuncle, incision, \$10. Chest, cutting into chest for diagnosis or treatment of organs therein, \$50; tapping of, \$30. Eardrum, tapping of, \$20; excision of shoulder, hip or knee joint, \$200; elbow, wrist or ankle joint, \$100; toe or toes, \$50. Eye, ear nose or throat, any cutting operation, \$20. Felon, incision, \$10. Goitre, cutting operation for permanent cure, \$150. Hydrocele, incision and treatment of sac, \$50; tapping of, \$20. Intestinal obstruction (see Abdomen). Joints, inflammation of, incision into, \$50; tapping of, \$20. Kidney (see Abdomen). Nerve, cutting operation for stretching, \$50. Oesophagus, cutting operation for stricture or other cause, \$200. Peritonitis (see Abdomen). Rectum, any operation for hemorrhoids, prolapsed rectum, fistula or polypus, \$50; malignant stricture or opening of colon, \$200. Skull, cutting into cranial cavity, \$200. Toe nail, ingrowing, removal of, \$20. Tumors, removal of, by cutting operation, malignant, \$100; benign, \$30. Varicocele, any cutting operation, \$50. Veins, varicose, any cutting operation, \$50. Wounds, stitching, \$10.

The policies shown conform to the Massachusetts Standard and are issued in all admitted States except those having adopted the New York Standard Provision Laws. In the latter group of States the forms of policies issued carry the same benefits and the New York Standard Provisions.

Commonwealth Casualty Company

PHILADELPHIA, PA.

EMPIRE BLDG., 13TH AND WALNUT STREETS.

Began Business in 1906.

I. N. STEVENS, Pres

E. S. COOK, Secretary.

The company's "Monarch Combination" policy is given in full below. Besides this policy the company issues a separate health policy, weekly indemnity, \$25; separate accident policy, principal sum \$5000, increasing annually to maximum \$7500, weekly indemnity, \$25; ages 18 to 60 years.

POLICY FORM.—"MONARCH COMBINATION."

PRINCIPAL SUM, \$5000-\$10,000. WEEKLY INDEMNITY, \$25-50.
ANNUAL PREMIUM, SELECT, \$60.

Commonwealth Casualty Company, Philadelphia, in consideration of the annual premium of sixty dollars and the statements and representations in the application, a copy of which is endorsed hereon and made a part hereof, the company,

Does hereby insure John Doe, Philadelphia, Pa., under classification . . . by occupation, broker the person described in said application, subject to all the provisions, limitations and agreements contained herein and indorsed hereon, from 12 o'clock noon, standard time, of the first day of January, 1914, at the place of the assured's address as set forth herein, until 12 o'clock noon, standard time, of the first day of January, 1915, and for such further periods, stated in the renewal receipt, as the payment of the premium specified in said application will maintain this policy and insurance in force; (1) against loss resulting from bodily injuries, effected directly and independently of all other causes, through external, violent and accidental means (suicide, sane or insane, is not covered) as specified in the following schedules, respectively; and (2) against disability from disease or sickness as hereinafter defined, subject to the provisions and limitations hereinafter contained.

SCHEDULE OF INDEMNITIES

ACCIDENT INSURANCE.—Principal sum of this policy in the first year is \$5000; double indemnity, \$10,000. Increases annually until the maximum is \$7500; double indemnity, \$15,000 as provided for in Part E. Total disability, weekly benefits, \$25; double indemnity \$50; partial disability, weekly benefits, \$12.50; double indemnity, \$25.

PART A. DEATH, DISMEMBERMENT AND LOSS OF SIGHT.—If such injuries shall wholly and continuously disable the insured from date of accident from performing any and every kind of duty pertaining to his occupation, and during the period of such continuous disability, but within two hundred weeks from date of accident, shall result independently and exclusively of all other causes in any of the losses enumerated below or within ninety days from the date of the accident, irrespective of total disability, result in like manner in any one of such losses, the company will pay the sum set opposite such loss and in addition weekly indemnity as provided in Part B to the date of death, dismemberment, or loss of sight; but only one of the payments named in part A will be made for injuries resulting from one accident. For loss of life, or both hands, or both feet, or sight of both eyes, or one hand and one foot, or either hand or foot, and sight of one eye, the principal sum; either hand or foot, or sight of one eye, one-half the principal sum; thumb and index finger of either hand, one-third of principal sum. Loss shall mean, with regard to hands and feet, dismemberment by severance at or about wrist or ankle joints; with regard to eyes, entire and irrecoverable loss of sight; with regard to thumb and index finger, severance at or about metacarpo-phalangeal joints. The payment in any such case shall end this policy.

PART B. TOTAL AND PARTIAL DISABILITY. TOTAL LOSS OF TIME.—Or, if such injuries alone shall not result in any of the losses above specified, but shall from the date of accident disable and prevent the injured from performing every duty pertaining to any and every kind of business or occupation, the company will pay for such total disability, for a period not exceeding two hundred consecutive weeks, indemnity at the rate per week of twenty-five dollars (\$25.00).

PARTIAL LOSS OF TIME.—Or, if such injuries alone shall from date of accident or immediately following total disability, disable and prevent the insured from performing one or more important daily duties pertaining to his business or occupation, the company will

pay for such partial disability, for a period not exceeding thirty consecutive weeks, indemnity at the rate per week (one-half of rate for total loss of time) of twelve dollars and fifty cents (\$12.50).

Provided always that the combined periods for which indemnity will be paid for any one accidental disability shall not exceed two hundred consecutive weeks.

PART C. MEDICAL ATTENDANCE.—If such injuries shall not result in any of the above losses, but require medical treatment, the company will pay the amount actually paid by the insured for such treatment, not exceeding, however, one week's indemnity as provided for in Part B; provided the surgeon's receipt and certificate on the company's blank are furnished the company within twenty days from the date of the accident.

PART D. DOUBLE INDEMNITIES.—Indemnities under Parts A and B shall be doubled (as shown in schedule of indemnities), if such injuries shall be received: (1) while riding as a passenger in or on a public conveyance, including platform, steps or running board thereof, provided by a common carrier for passenger service; or (2) while a passenger within an elevator provided for passenger service only, excepting elevators in mines; or (3) while in a burning building in which the insured shall be at the beginning of the fire; or (4) through being struck by lightning; or (5) through the collapse of the outer walls of a finished building while the insured is therein; or (6) by the explosion of a steam boiler.

PART E. ACCUMULATIVE BENEFITS.—If the premium is paid annually in advance, each consecutive year's renewal of this policy shall add 10 per cent to the principal sum of the first year until such additions shall amount to fifty per cent and henceforth so long as this policy shall be maintained in force by the payment of annual premium in advance, the insurance shall be for the original principal sum plus the accumulations. If premium is paid semi-annually or quarterly, commencing with the second year of this insurance, five per cent shall be added annually to the principal sum of the first year until such additions shall amount to fifty per cent and henceforth so long as this policy shall be maintained in force, the insurance will be for the original principal sum plus the accumulations.

PART F. OPTIONAL ANNUAL INCOME FOR THE INSURED OR BENEFICIARY.—In the event by loss by accident covered by this policy, for any indemnity other than weekly indemnity, the insured or beneficiary, as the case may be, may, when the right to indemnity is established, elect to receive the amount thereof in equal annual installments extending over a period of five or ten years. Interest at the rate of three per cent per annum will be paid on deferred payments. In the event of the death of the person to whom such yearly income is payable before the termination of the period selected for annual installments, the annual income for the remainder of the said period shall be paid to the executor or administrator of such person's estate.

PART G. SPECIAL INDEMNITIES.—Sunstroke, freezing, hydrophobia, or the involuntary and unconscious inhalation of gas or other poisonous vapor, shall be deemed a bodily injury within the meaning of this policy, when suffered through accidental means.

PART H. BLOOD POISONING.—Blood poisoning resulting directly from a bodily injury caused solely by external and accidental means is covered by this policy.

SICKNESS INDEMNITIES

PART I. LOSS OF TIME. CONFINING PERIOD.—If any sickness shall totally disable and prevent the insured from transacting any and every kind of business, and necessarily and continuously confine him within the house where he shall be regularly visited by a licensed physician, the company will pay for the period of such confinement not exceeding one year, a weekly indemnity of twenty-five dollars.

LOSS OF TIME. NON-CONFINING PERIOD.—If immediately following such confinement within the house or if by reason of any sickness the insured shall continue totally disabled and prevented from transacting any and every kind of business and regularly treated by a licensed physician, but not necessarily confined within the house, the company will pay for such period, but the combined periods for any one sickness shall not exceed one year except as below provided, a weekly indemnity of twelve and one half-dollars.

LOSS OF TIME AFTER ONE YEAR.—If immediately following one year of total disability and continuous confinement within the house, the insured shall continue totally disabled and prevented from transacting any and every duty pertaining to any and every business or occupation, and confined within the house, and regularly visited by a licensed physician, the company will pay so long as such total disability and confinement shall continue, a weekly indemnity of six dollars and twenty-five cents.

PART J. LOSS FROM BLINDNESS OR PARALYSIS.—If any sickness contracted during the term of this policy shall, independently of all other causes, result during the term of this policy in the entire loss of the sight of both eyes, or by paralysis, in the entire loss of the use of both hands, or of both feet, or of one hand and one foot, the company shall in lieu of all other indemnity, be liable under Part I, Paragraph 1, but the limit of the period of which indemnity shall be paid is hereby extended to two years.

PART K. SURGEONS' FEES FOR ACCIDENT OR SICKNESS.—If such injuries received or sickness contracted after the date of this policy shall alone within three months from date of the accident or commencement of the sickness and during the term of this policy necessitate a surgical operation named in the "schedule of operations" hereinafter mentioned, the company will pay, in addition to the indemnity, the sum provided for such operation, but when more than one operation is required payment shall be made only for the first.

PART L. HOSPITAL INDEMNITY.—If such injuries received or sickness contracted after the date of this policy shall within three months from the date of the accident or commencement of the sickness, necessitate the removal of the insured, to a regularly incorporated hospital, the company, provided that no claim is made under Part K, will pay in addition to the indemnity for a period not exceeding three months of confinement

in said hospital the amount expended for hospital charges not exceeding per week twelve and one-half dollars.

PART M. REGISTRATION AND IDENTIFICATION.—If the insured shall, by reason of such injuries or sickness be physically unable to communicate with friends, the company will, upon receipt of a message giving this policy number, immediately transmit to such relatives or friends as may be known to it, any information respecting him, and will defray any expenses necessary to put him in communication with and in the care of friends, not exceeding a sum equal to four weeks' indemnity under Part B.

PART N. MONTHLY SETTLEMENTS.—In case of loss of time, payment will be made monthly upon request of the insured and filing of proof satisfactory to the company.

PART O. IMMEDIATE OPTIONAL SETTLEMENTS.—The insured, if he so elect in writing within ten days from date of accident, may take, in lieu of the weekly indemnity hereinbefore provided for total or partial disability, indemnities in one sum, according to the "schedule of optional indemnities" hereinafter mentioned, if the injury is one set forth in such schedule, but not more than one elective benefit shall be paid for injuries resulting from one accident. When the insured is entitled to double indemnity the elective indemnity shall be doubled in like manner.

SCHEDULE OF OPERATIONS.—Appendicitis, \$100. Aneurism (tumor of artery)—ligation, \$50. Amputation of foot, hand or forearm, \$25; leg, \$50; arm above elbow, \$50; thigh, \$100; one or more entire fingers, \$10. Abscess or boil—incision, \$5. Bone abscess—trephining, \$25. Bronchotomy, thyrotomy, laryngotomy, laryngotracheotomy, or tracheotomy, \$50. Carbuncle—incision and treatment, \$5. Caries (bone ulcer)—curettage, \$15. Dislocations, reduction of shoulder, elbow, hip, knee or ankle, \$25; wrist or jaw, \$15; finger or fingers, \$10. Excision of shoulder, hip or knee joint, \$100; elbow, wrist or ankle joint, \$50; toe or toes, \$25. Eye, ear, nose or throat—any cutting operation, \$10. Felon—incision, \$5. Fractures, reduction of nose, lower jaw, collar bone or shoulder blade, forearm (one or both bones), \$25; breast bone, rib or ribs, fingers, coccyx, toes, \$10; upper arm, \$35; wrist or hand, bones of foot, \$15; any of the bones of pelvis or sacrum, \$50; thigh, \$75; knee cap or one or both leg bones, \$50. Ganglion (cystic tumor of tendon sheath)—incision and curettage, \$15. Gunshot wounds—treatment not necessitating amputation or laparotomy, \$25. Hernia (abdominal)—any cutting operation for the radical cure of the reducible, irreducible or strangulated form, \$100. Hydrocele—tapping—incision or excision of sac, \$25. Ingrowing toe nail—removal, \$10. Intestinal obstruction—(see laparotomy). Kidney—fixation or removal, \$100. Laparotomy (opening of the abdominal cavity for an operation on any organ contained therein) \$100. Lithotomy (operation for removal of stone in bladder)—any cutting, \$100. Mastoiditis—operation for, \$50. Oesophagotomy for stricture or other cause, \$100. Peritonitis (see laparotomy). Paracentesis—tapping of abdomen, bladder, \$25; ear drum, \$15. Rectum—operation for hemorrhoids (external or internal), excision or ligation, prolapsed—operation for fistula in ano—incision, polypus—extirpation, \$25; malignant stricture—excision or colostomy, \$100. Sequestromy (removal of dead bone), \$35. Skull trephining for fracture or other cause, \$100. Suturing wounds of scalp or other parts, \$5. Synovitis (inflammation of the lining membrane of a joint)—incision, \$25. Tetanus—injection of anti-tetanic serum into frontal lobe of brain, \$100. Tumors—extirpation from any part of the body—benign, \$15; malignant, \$50. Varicose veins—ligation or excision, \$25. Varicocele—acupressure—ligation or excision, \$25.

SCHEDULE OF OPTIONAL INDEMNITIES.—Loss of one or more entire fingers, \$160; one or more entire toes, \$200. Complete hernia, \$80. Complete dislocation of the shoulder, \$60; elbow, \$100; wrist, \$120; hip, \$300; knee, \$160; two or more bones of foot (not toes), \$160; ankle, \$160; two or more toes, \$60; two or more fingers, \$60. Complete fracture of the skull, both tables, \$320; lower jaw, \$80; collar bone, \$160; pelvis, \$240; thigh, \$300; leg (tibia and fibula), \$200; knee cap, \$200; of the arm (between elbow and shoulder), \$300; fore arm (between wrist and elbow), \$150; two or more ribs, \$100; two or more bones of the foot (not toes), \$120; two or more bones of the hand (not fingers), \$120; two or more toes, \$100; two or more fingers, \$100.

AGREEMENTS

(1) This insurance does not cover disappearance or loss from injuries intentionally inflicted upon himself by the insured, sane or insane, or received by him while insane; or injuries or sickness resulting wholly or in part, directly or indirectly, while under the influence of any intoxicant or narcotic; or from riding in or on, or being in, or attempting to get in or out of any aerial machine or conveyance.

The sickness insurance hereunder does not cover any loss from sickness contracted while engaged in military or naval service or prior to the date of this policy, or any loss from sickness while the insured may be entitled to indemnity for accidental injuries.

(2) This insurance covers loss from injuries, fatal or otherwise, only when received, and from sickness only when contracted or suffered in the United States, Canada or Europe, or while traveling by regular passenger lines between those places, excepting Alaska and territory north of the fifty-fifth degree of north latitude and the insular possessions of the United States; unless the company issues a permit extending these limits signed by an executive officer at the home office and said permit is attached hereto. The company will not be liable for indemnity for loss or disability in excess of the period the insured is, by reason of injury or sickness, under the professional care and regular attendance of a legally qualified physician or surgeon. If the insured is disabled by injury or sickness for more than thirty days, he or his representatives shall, as a condition precedent to recover hereunder, furnish the company every thirty days a report in writing from his attending physician or surgeon, fully stating the condition of the insured and the probable duration of his disability.

INDUSTRIAL DEPARTMENT

TABLE OF RATES AND INDEMNITIES

CLASS AA						CLASS D					
Monthly Accident Indemnity	Monthly Sickness Indemnity	Accidental Death or Loss of any Two Limbs or Eyes	Accidental Loss of Hand or Foot	Accidental Loss of One Eye	Cost per Month	Monthly Accident Indemnity	Monthly Sickness Indemnity	Accidental Death or Loss of any Two Limbs or Eyes	Accidental Loss of Hand or Foot	Accidental Loss of One Eye	Cost per Month
\$ 60	\$ 50	\$ 600	\$ 300	\$ 150	\$ 1.00	\$ 30	\$ 30	\$ 300	\$ 150	\$ 75	\$ 1.00
60	60	600	300	150	1.15	35	35	300	150	75	1.25
70	70	700	350	175	1.50	40	40	400	200	100	1.50
80	80	800	400	200	1.85	45	45	400	200	100	1.75
90	90	900	450	225	2.20	50	50	500	250	125	2.00
100	100	1,000	500	250	2.50						
CLASS A						CLASS E					
\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$
50	40	500	250	125	1.00	25	25	200	100	50	1.00
50	50	500	250	125	1.15	30	30	300	150	75	1.30
60	60	600	300	150	1.50	35	35	300	150	75	1.60
70	70	700	350	175	1.85	40	40	400	200	100	1.90
80	80	800	400	200	2.20						
90	90	900	450	225	2.55						
100	100	1,000	500	250	3.00						
CLASS B						CLASS F					
\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$
						20	20	200	100	50	1.00
40	40	400	200	100	1.00	25	25	200	100	50	1.30
50	50	500	250	125	1.40	30	30	300	150	75	1.60
60	60	600	300	150	1.80	35	35	300	150	75	1.90
70	70	700	350	175	2.25	40	40	400	200	100	2.20
CLASS C						CLASS X					
\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$
35	35	300	150	75	1.00	20	20	100	50	25	1.00
40	40	400	200	100	1.25	25	25	100	50	25	1.30
45	45	400	200	100	1.50	30	30	100	50	25	1.60
50	50	500	250	125	1.75	35	35	100	50	25	1.90
60	60	600	300	150	2.25	40	40	100	50	25	2.20
						CLASS XX					
						\$	\$	\$	\$	\$	\$
						20	20	100	50	25	2.00
						25	25	100	50	25	2.60
						30	30	100	50	25	3.20
						35	35	100	50	25	3.80
						40	40	100	50	25	4.40

Add fifty per cent. (one-half) to the above premiums for applicants over fifty years of age. Accident benefits in force from date of policy. Illness benefits 60 days later. Partial illness benefits fifty per cent of total.

POLICY FORM.—"STANDARD PROVIDENT."

PRINCIPAL SUM, \$600.

MONTHLY PREMIUM, CLASS AA, \$1.

MONTHLY ACCIDENT INDEMNITY, \$60.

MONTHLY SICKNESS INDEMNITY, \$50.

Commonwealth Casualty Company, Philadelphia, hereinafter called the company, in consideration of the policy fee, \$3, the

monthly premium of one dollar, and the statements and representations in the application, a copy of which is endorsed hereon and made a part hereof, the company,

Does hereby insure John Doe, Philadelphia, Pa., under classification . . . by occupation broker, the person described in said application, subject to all the provisions, limitations and agreements contained herein and indorsed hereon, from twelve o'clock noon, standard time, of the first day of January, 1914, at the place of the assured's address as set forth herein, until twelve o'clock noon, standard time of the first day of February 1914, and for such further periods, stated in the renewal receipt, as the payment of the premium specified in said application will maintain this policy and insurance in force; (1) against loss resulting from bodily injuries, effected directly and independently of all other causes, through external, violent and accidental means (suicide, sane or insane is not recovered), as specified in the following schedules, respectively; and (2) against disability from disease or sickness as hereinafter defined, subject to the provisions and limitations hereinafter contained.

SECTION 1. BENEFITS FOR ACCIDENTS.—If any one of the following losses shall result solely and exclusively from such purely accidental injuries within ninety days from date of the accident the company will pay, in lieu of any other indemnity: For loss of life, or both hands by complete severance at or above the wrists, or both feet by complete severance at or above the ankles, or one hand and one foot by complete severance at or above the wrist or ankle, or entire sight of both eyes, if irrecoverably lost, \$600, the principal sum; For loss of either hand by complete severance at or above the wrist, or either foot by complete severance at or above the ankle, one-half the principal sum; for loss of entire sight of one eye, if irrecoverably lost, one-fourth the principal sum.

SECTION 2. TOTAL LOSS OF TIME.—Or, if such injuries alone shall not result in any of the losses above specified, but shall from the date of accident disable and prevent the insured from performing every duty pertaining to any and every kind of business or occupation, the company will pay for such total disability, for a period not exceeding twenty-four consecutive months, indemnity at the rate per month, of sixty dollars.

PARTIAL LOSS OF TIME.—Or, if such injuries shall alone from date of accident, or immediately following total disability, disable and prevent the insured from performing important daily duties essential to his business or occupation, the company will pay for such partial disability, for a period not exceeding six consecutive months, indemnity at the rate per month of thirty (fifty per cent) dollars.

Provided always that the combined periods for which indemnity will be paid for any one accidental disability shall not exceed twenty-four consecutive months.

SECTION 3. SPECIAL INDEMNITIES.—Or, for loss of life from sunstroke caused by the sun's direct rays, freezing or hydrophobia caused directly and independently of all other causes by external, violent and accidental means within ninety days from date of exposure or infection, the company will pay in lieu of all other benefits the principal sum named in Section 1 hereof.

SECTION 4. DOUBLE BENEFITS.—Or, if such injuries are sustained by the insured (1) while riding as a passenger within the enclosed part of any railway passenger car provided for the exclusive use of passengers and propelled by steam, cable, compressed air or electricity, and not attached to any freight, coal or logging train; or (2) while riding as a passenger on board a steam vessel licensed for the regular transportation of passengers.

Provided such injuries shall be caused directly by the wrecking of such car or vessel, then the company will pay double the indemnities otherwise payable under Sections 1 and 2 hereof.

SECTION 5. FIFTY PER CENT. ACCUMULATIONS.—For each full year this policy shall have been maintained continuously in force the benefits under Section 1, shall be increased ten per cent., but the sum of all such accumulations shall never exceed fifty per cent.

BENEFITS FOR SICKNESS

No indemnity will be paid for any sickness not common to both sexes.

SECTION 6. CONFINING DISABILITY.—If the insured shall, independently of all other causes, be immediately and wholly disabled and prevented from performing every duty pertaining to any and every kind of business or occupation by bodily disease or sickness that is contracted and begins after this policy has been in continuous force for sixty days, and shall be necessarily and continuously confined within the house and regularly visited therein by a legally qualified physician, for a period not exceeding six consecutive months, the company will pay for the number of consecutive days of disability after the first week, indemnity at the rate per month of fifty dollars.

NON-CONFINING DISABILITY.—Or, if immediately following confinement within the house by such sickness, or if by reason of any sickness contracted and beginning after this policy has been in continuous force for sixty days, the insured shall be wholly disabled from performing any and every duty pertaining to any and every kind of business or occupation and require the regular attendance of such physician but shall not necessarily be confined within the house, the company will pay, for the number of consecutive days of disability after the first week, for a period not exceeding eight weeks, indemnity at the rate per month of twenty-five (fifty per cent) dollars.

Provided always that the combined periods for which indemnity will be paid for any one illness shall not exceed six consecutive months.

SECTION 7. SPECIAL DISEASES.—In case of any loss or disability resulting wholly or in part directly or indirectly from tuberculosis, rheumatism, paralysis, apoplexy, orchitis, neuritis, locomotor ataxia, hernia, lumbago, lame back, strains, sciatica, vaccination, dementia or insanity, the limit of the company's liability (after the first week) shall not exceed eight weeks' indemnity in any one policy year at the rate which would otherwise be payable under this policy.

Disability or loss of time resulting wholly or in part, directly or indirectly, from sunstroke, freezing, carbuncles, boils, felons, abscesses, ulcers, blood poison or septicemia, or contact with poisonous or infectious substances is classified as sickness and covered only under Section 6 of this policy, the original cause thereof notwithstanding.

SECTION 8. TEN PER CENT. INCREASE.—The indemnities under Sections 2 and 6 of this policy shall be increased ten per cent if the premiums are paid annually in advance.

SECTION 9. ANNUAL INCOME FOR BENEFICIARY OR INSURED.—In the event of any loss by accident covered by this policy, involving the payment of one thousand dollars or more for any indemnity other than monthly indemnity, the insured or the beneficiary, as the case may be, may elect to receive one-fifth thereof upon approval of satisfactory proofs; and one-fifth thereof annually for four years thereafter; together with interest at the rate of three per cent per annum on the deferred payments. And in the event of the death of the person to whom such yearly income is payable, before the termination of the said period of four years, the annual income for the remainder of the said period shall be payable to the executors or administrators of such person.

AGREEMENTS

1. Insurance under this policy does not cover death, loss or disability, resulting wholly or in part, directly or indirectly, from any venereal disease or any surgical operation for any chronic ailment, or from riding or driving races of any kind, or aviation.

2. In event of injury or loss, fatal or otherwise, of which there shall be no external or visible marks on the body (the body itself in case of death not to be deemed such mark), or resulting wholly or in part, directly or indirectly, from disease or bodily infirmity; or injury, fatal or otherwise, or disability or loss resulting, directly or indirectly, wholly or in part, from any gas, vapor, narcotic, anaesthetic, poison intentionally taken, accidentally or otherwise, riot, strikes, exposure to obvious risk of injury or obvious danger, or from injuries intentionally inflicted upon the insured by any other person (assaults by burglars or robbers excepted); or from injuries received by him while insane, or while under the influence of any intoxicant or narcotic, or while attempting to evade arrest, or while violating the law, or the rules of a corporation, or the rules of a public carrier affecting the safety of its passengers; or while on the right of way, bridge, trestle, or other property of a railway corporation other than stations, platforms and regular crossings prescribed by law, not being at the time a passenger or employee of such railway in the discharge of duty. Then in any such case referred to in this paragraph the limit of the Company's liability shall be a sum not exceeding one month's indemnity as provided in Section 6 of this policy.

FOR STANDARD PROVISIONS SEE PAGE 11

POLICY FORM—"NEW ERA."

PRINCIPAL SUM, \$500. MONTHLY PREMIUM, CLASS AA, \$1.25
MONTHLY ACCIDENT INDEMNITY, \$50.
MONTHLY SICKNESS INDEMNITY, \$50.

Commonwealth Casualty Company, Philadelphia, hereinafter called the company, in consideration of the policy fee, \$3, the monthly premium of \$1.25, and the statements and representations in the application, a copy of which is endorsed hereon and made a part hereof, the Company,

Does hereby insure John Doe, Philadelphia, Pa., under classification AA, by occupation clerk, the person described in said application, subject to all the provisions, limitations and agreements contained herein and indorsed hereon, from twelve o'clock noon, standard time, of the first day of January, 1915, at the place of the assured's address as set forth herein, until twelve o'clock noon, standard time of the first day of February, 1915, and for such further periods, stated in the renewal receipt, as the payment of the premium specified in said application will maintain this policy and insurance in force; (1) against loss resulting from bodily injuries, effected directly and independently of all other causes, through external, violent and accidental means (suicide, sane or insane, is not covered), as specified in the following schedules, respectively; and (2) against disability from disease or sickness as hereinafter defined, subject to the provisions and limitations hereinafter contained.

ACCIDENT INSURANCE

PART A. SCHEDULE OF INDEMNITIES.—If any one of the following losses shall result solely and exclusively from such purely accidental injuries within ninety days from date of the accident the Company will pay, in lieu of any other indemnity: For loss of life, or both hands by complete severance at or above the wrist, or both feet by complete severance at or above the ankles, or one hand and one foot by complete severance, as defined above, or entire sight of both eyes, if irrecoverably lost, \$500, the principal sum, for loss of either hand by complete severance at or above the wrist, or either foot by complete severance at or above the ankle, one-half the principal sum; for loss of entire sight of one eye, if irrecoverably lost, one-third the principal sum.

PART B. TOTAL LOSS OF TIME.—Or, if such injuries alone shall not result in any of the losses above specified, but shall from the date of accident disable and prevent the insured from performing every duty pertaining to any and every kind of business or occupation, the company will pay for such total disability, for a period not exceeding twenty-four consecutive months, indemnity at the rate per month of fifty dollars.

PART C. DOUBLE BENEFITS.—Or, if such injuries are sustained by the insured (1) while riding as a passenger within the enclosed part of any railway passenger car provided for the exclusive use of passengers and propelled by steam, cable, compressed air or electricity; or, (2) while riding as a passenger on board a steam vessel licensed for the regular transportation of passengers, or (3) while riding as a passenger in a passenger elevator (elevators in mines excepted), provided such injuries shall be caused directly by the wrecking of such car, vessel or elevator, then the Company will pay double the indemnities otherwise payable under Part A and B hereof.

PART D. SPECIAL INDEMNITIES.—Or, for loss of life from sunstroke caused by the sun's direct rays, freezing or hydrophobia caused directly and independently of all other causes by external, violent and accidental means within ninety days from date of exposure or infection, the Company will pay in lieu of all other benefits the principal sum named in Part A hereof.

PART E. SURGICAL ATTENTION.—If the insured sustains bodily injuries as described in Part B, and such injuries do not cause either total or partial disability, but require immediate surgical treatment, the Company will reimburse the insured for the amount actually expended for such treatment, not exceeding the sum of \$5, upon presentation of receipted bill of the doctor.

PART F. BLOOD POISONING OR SEPTICAEMIA.—If blood poisoning or septicaemia shall result from bodily injuries, through external, violent and accidental means, the Company's liability shall be only for weekly indemnity, as specified under Part B of this policy.

PART G. SIXTY PER CENT. ACCUMULATIONS.—Each consecutive month's renewal of this policy without delinquency shall add one per cent. of the original principal sum of this policy to the indemnities under Part A, but the sum of all such accumulations shall never exceed sixty per cent.

PART H. INCREASE IN INDEMNITIES.—The monthly indemnities under Parts B and J of this policy shall be increased ten per cent. on any claim accruing hereunder if the premiums hereon are paid twelve months in advance, or shall be increased five per cent. if premiums are paid six months in advance.

PART I. OPTIONAL ANNUAL INCOME FOR THE INSURED OR BENEFICIARY.—In the event of loss by accident covered by this policy, involving the payment of \$1,000 or more for any indemnity other than monthly indemnity, the insured or the beneficiary, as the case may be, may, when the right to indemnity is established, elect to receive the amount thereof in equal annual installments extending over periods of five or ten years. Interest at the rate of three per cent. per annum will be paid on deferred payments. In the event of the death of the person to whom such yearly income is payable before the termination of the period selected for the annual installments, the annual income for the remainder of the said period shall be paid to the executor or administrator of such person's estate.

BENEFITS FOR ILLNESS.

PART J. CONFINING DISABILITY.—(1) If the insured shall suffer from any illness which is contracted and begins after this policy has been maintained in continuous force for sixty days, and is necessarily, totally and continuously confined within the house and therein regularly visited by a legally qualified physician, the Company will pay for the number of consecutive days after the first week, for a period not exceeding six months, at the rate per month of \$50; provided, however, that if the insured is disabled for any one illness as above described, for thirty consecutive days, then no deduction shall be made for the first week.

CONVALESCING DISABILITY.—(2) If the insured, immediately following confinement within the house by such illness, as above described, shall be wholly and continuously disabled from performing every duty pertaining to any business or occupation and requires the regular attendance of such physician but shall not necessarily be confined within the house, the Company will pay for a period not exceeding eight weeks, indemnity at the rate per month of (50 per cent.), \$25; provided always that the combined periods for which indemnity will be paid for any one illness shall not exceed six consecutive months.

NON-CONFINING DISABILITY.—(3) If the insured, by reason of any illness contracted and beginning after this policy has been in continuous force for sixty days, shall be wholly and continuously disabled from performing every duty pertaining to any business or occupation and requires the regular attendance of a legally qualified physician, but shall not necessarily be confined within the house, the Company will pay for the number of consecutive days after the first week, for a period not exceeding eight weeks, indemnity at the rate per month of (50 per cent.) \$25.

PART K. BOILS AND FELONS.—Disability or loss resulting wholly or in part, directly or indirectly from carbuncles, boils, felons, abscesses, or ulcers, shall be classed as illness and covered only under Part J of this policy the original cause thereof notwithstanding (provided that the words in Part J "continuously confined within the house" do not apply to carbuncles, boils, felons, abscesses and ulcers).

PART L. MONTHLY SETTLEMENTS.—In case of loss of time extending beyond thirty days, benefits, under Parts B and J, will be paid monthly upon request of the insured and filing of due proof of loss.

PART M. Insurance under this policy does not cover death, loss or disability, resulting wholly or in part, directly or indirectly, from any venereal disease or any surgical operation for any chronic ailment.

FOR STANDARD PROVISIONS, SEE PAGE 11.

Connecticut General Life Insurance Company.

HARTFORD, CONN.

Accident Dept. commenced business, 1912.

R. W. HUNTINGTON, JR., Pres. G. E. BULKLEY, Sec. A. P. WOODWARD, Sec. Acc. Dept.

"The Connecticut General" issues the following accident policies to men: "Special Accident Policy" Form F on Select, Preferred, Extra Preferred and some Ordinary risks, premium \$5 per \$1,500 and \$5 weekly indemnity (Select and Preferred); "Life, Limb and Sight," Form D, to Select, Preferred, Extra Preferred and Ordinary risks, Select and Preferred, \$3 per \$1,000; "Regular Accident" Form R, to Select, to Extra Perilous, Select and Preferred, \$5 per \$1,000 and \$5 weekly indemnity; "Death Only" Form D O., \$2.50 per \$1,000, Select and Preferred; "Accumulative Indemnity" Form C, to Select, Preferred, Extra Preferred and some Ordinary risks, Select and Preferred, \$6 per \$1,500 and \$5 weekly indemnity. Weekly indemnity accumulates 10% per annum for five years under this form. A "Special Weekly Indemnity" policy, Form I O, to Select to Ordinary, no principal sum, \$5 to \$75 weekly indemnity, Premium Select and Preferred, \$3 per \$5 weekly indemnity. Age limits 18 to 65.

The Company issues Health insurance to both men and women under the "General Health" policy, Form H, in classifications from Select to Medium inclusive, in amounts of \$5 to \$125 weekly indemnity in connection with its accident policies providing at least an equal amount of weekly indemnity, for a term of 76, 167 or 350 days, and renewable for three, six or twelve months respectively, paying full weekly indemnity for house-confinement from any disease, and 50% weekly indemnity for convalescent period following house-confinement, total disability not to exceed 52 weeks. Permanent disability, blindness and paralysis are covered by a sum equal to 100 times the weekly indemnity; surgical and hospital fees to 50% of the weekly indemnity for a maximum of ten weeks. Premium for men per \$5 weekly indemnity, ages 18 to 50, \$7; ages 51 to 65, \$9; for women, ages 18 to 50, \$9.50; ages 51 to 60, \$11.50. The "Limited Health" policy, Form L, is issued to both men and women classed from Select to Extra Perilous who also carry accident insurance in the Company between the ages of 18 and 55, and covers thirty specific diseases. Premium, Select to Ordinary, \$2 per \$5 weekly indemnity; Ordinary to Extra Perilous, \$3 per \$5 weekly indemnity.

The Company also issues to either men or women a "General Disability" policy, Form G H, which combines in one contract all benefits contained in the "General Accident" policy, Form G, and the "General Health" policy, Form H, the premiums for men being Select or Preferred, ages 18 to 50, \$12; ages 51 to 65, \$14. For women, ages 18 to 50, \$14.50; ages 51 to 60, \$16.50. It issues for men only a "Special Disability" policy, Form F H, combining the benefits of the "Fully Accumulated Accident" policy, Form F, the health insurance sold only in this form providing for both total and partial disability irrespective of house-confinement. Written in amounts from \$1,500 principal sum and \$5 weekly indemnity to \$37,500 and \$125 weekly indemnity, the premium being \$12.50, ages 18 to 50; \$14.50, ages 51 to 60, in the Select or Preferred classifications, issued annually, semi-annually or quarterly.

POLICY FORM.—“SPECIAL DISABILITY, FORM F H.”

PRINCIPAL SUM, \$7,500–\$15,000. WEEKLY INDEMNITY, \$25–\$50
ANNUAL PREMIUM, \$62.50.

The Connecticut General Life Insurance Company of Hartford, Conn. in consideration of the statements contained in the application for this policy, a copy of which is endorsed hereon and made a part hereof, and of the premium of sixty-two dollars and a half, does hereby insure John Doe, of Hartford, in the State of Connecticut, the person named and described in said application under classification, Select, by occupation Attorney, for the term of twelve months from the day this policy is dated, beginning and ending at twelve o'clock noon, standard time, of the place where the Insured resides, against loss from bodily injuries effected directly and independently of all other causes through accidental means, suicide (sane or insane) not included, and for the term of days beginning on the fifteenth day after the day this policy is dated, at twelve o'clock noon, standard time, of the place where the Insured resides, and ending at the same hour, against disability from sickness or disease, subject to the following provisions and limitations:

ACCIDENT INSURANCE.

SECTION I. LOSS OF LIFE, LIMB OR SIGHT.—If such injuries alone, independently and exclusively of all other causes, and within ninety days from the date of the accident result in any one of the losses described in this section; or from the date of the accident wholly and continuously prevent the Insured from performing any and every kind of duty pertaining to his occupation and during the period of such disability and within two hundred weeks from the date of the accident result in any one of said losses, the Company will pay the sum specified for said loss, and in addition weekly indemnity as hereinafter provided for the period of said disability. If more than one such loss results from injuries sustained in one accident, the Insured shall receive only the largest benefit provided in this section for any one of the losses so sustained. Upon occurrence of any injury causing any loss described in this section all insurance hereunder shall immediately cease and the payment of indemnity therefor shall terminate this policy.

For loss of life, or both hands or both feet by severance at or above the wrist or ankle, or entire and irrecoverable loss of sight of both eyes, or one hand and one foot by severance at or above the wrist or ankle, or either hand or foot by severance at or above the wrist or ankle and entire and irrecoverable loss of sight of one eye, the principal sum; either hand or foot by severance at or above the wrist or ankle, one-half of the principal sum; entire and irrecoverable loss of sight of one eye, one-third of the principal sum; thumb and index finger by severance at or above the metacarpophalangeal joint, one-fourth of the principal sum.

SECTION II. DISABILITY.—TOTAL. (A) Or if such injuries alone, independently and exclusively of all other causes, shall from the date of the accident wholly and continuously prevent the Insured from performing any and every kind of duty pertaining to his occupation, the Company will pay so long as the Insured lives and suffers such total disability a weekly indemnity of twenty-five dollars.

PARTIAL. (B) Or if such injuries alone, independently and exclusively of all other causes, do not totally disable the Insured as defined in clause (A) of this section, but do from the date of the accident, or immediately following the period of total disability as hereinbefore defined, continuously prevent the Insured from performing one or more important daily duties pertaining to his occupation, the Company will pay one-half of the weekly indemnity hereinbefore provided for the period of such disability, but not exceeding twenty-six consecutive weeks.

SECTION III. OPTIONAL INDEMNITIES.—If the Insured suffers a loss covered by Section II and the injury is one described in this section, he may if he so elect in writing within twenty days from the date of the accident, take in lieu of the indemnity provided in Section II, the sum provided in this section for such injury; but not more than one optional indemnity shall be paid for injuries resulting from one accident.

For the loss of: one or more fingers (at least one entire phalanx), a sum equal to weekly indemnity for six weeks; one or more entire toes, 8 weeks. Complete dislocation: of the shoulder or elbow, 4 weeks; wrist, 5 weeks; two or more fingers or two or more toes, 2 weeks; hip, 12 weeks; knee, ankle or bones of the foot other than toes, 6 weeks. For the complete fracture of: skull, both tables, 13 weeks; lower jaw, 3 weeks; collar bone or forearm between wrist and elbow, 6 weeks; arm between elbow and shoulder or the thigh, 12 weeks; hand other than the fingers or the foot other than the toes, 5 weeks; two or more ribs, two or more fingers or two or more toes, 4 weeks; pelvis, 10 weeks; leg or knee cap, 8 weeks.

SECTION IV. DOUBLE INDEMNITY.—If such injuries, causing any of the losses described in Sections I, II or III, are sustained (a) while a passenger in or on a public conveyance provided by a common carrier for passenger service (including the platform, steps or running board of railway or street railway cars); or (b) while a passenger in a passenger elevator (excluding elevators in mines); or are caused (c) by the burning of a

building while the Insured is therein at the commencement of the fire; or (d) by the collapse of the outer walls of a building while the Insured is therein; or (e) by a stroke of lightning; or (f) by a cyclone or tornado; or (g) by the explosion of a steam boiler; the Company will pay double the amount otherwise payable under the sections above mentioned.

HEALTH INSURANCE.

SECTION V. TEMPORARY DISABILITY.—TOTAL. (A) If by reason of any sickness or disease contracted during the term of this policy and not hereinafter excepted, the Insured shall be treated by a physician and independently and exclusively of all other causes be wholly and continuously prevented from performing any and every duty pertaining to his occupation, the Company will pay a weekly indemnity of twenty-five dollars, for the period of such disability, but not exceeding fifty-two weeks.

PARTIAL. (B) If immediately following such period of total disability the Insured shall by reason of such sickness or disease, and independently and exclusively of all other causes, be wholly and continuously prevented from performing one or more important daily duties pertaining to his occupation, sustaining a loss of at least one-half his business time each day, the Company will pay one-half of the weekly indemnity hereinbefore provided for the period of such disability but not exceeding twenty-six weeks, nor will payment be made for total and partial disability combined in excess of fifty-two consecutive weeks' duration.

SECTION VI. PERMANENT DISABILITY.—If, by reason of any sickness or disease contracted during the term of this policy and not hereinafter excepted, the Insured shall be treated by a physician and independently and exclusively of all other causes, during the term hereof, entirely and irrecoverably lose the sight of both eyes, or permanently and entirely lose the use of both hands or both feet, or one hand and one foot, and shall by reason thereof be wholly and continuously prevented for the term of one year, and will thereafter and during his life, by reason thereof, be prevented from engaging in any work or occupation for wages or profit, the Company will, in addition to the weekly indemnity provided for in Section V (A), pay a sum equal to the weekly indemnity hereinbefore provided for forty-eight weeks. Payment for permanent disability under this section shall terminate this policy.

SECTION VII. SURGICAL AND HOSPITAL BENEFITS.—A. If the Insured shall sustain a bodily injury covered by this policy and solely as a result thereof, or if by reason of any sickness or disease not hereinafter excepted, any operation described in this clause "Schedule of Operations" shall be performed by a surgeon within ninety days from the date of the accident or commencement of said sickness or disease, the Company will pay the sum specified for said operation in addition to any other indemnity to which the Insured may be entitled. If more than one such operation shall be performed, on account of any one cause of disability, the Insured shall receive only the largest surgical benefit provided in the Schedule for any one of the operations so performed.

SCHEDULE OF OPERATIONS.—The amounts payable are the following stated percentages of the weekly indemnity for one week: Abscess—incision, 20; abdomen—(laparotomy), cutting into abdominal cavity for diagnosis or treatment of organs therein, 400; amputation of: arm or leg, 200; forearm, hand or foot, 100; finger or fingers, toe or toes, 40; thigh, 300; aneurism—tying of artery, 140; appendicitis—(see abdomen). Bone—injuries to or disease of. Removal of diseased portion, 100; carbuncle—incision, 20; chest—cutting into for diagnosis or treatment of organs therein, 100; cancer of lip—removal of by cutting operation, 100; dislocation—reduction of: lower jaw or wrist, 60; shoulder, elbow or ankle, 100; thumb, 40; fingers or toes, 20; hip or knee, 140; excision—removal of: shoulder or hip joint, 400; elbow, wrist or ankle joint, 200; knee joint, 300; eye, ear, nose or throat—any cutting operation, 40; eye—removal of, 200; felon—incision, 20; fractures—reduction of: nose, lower jaw, collar bone, shoulder blade, forearm or wrist, 100; breast bone, ribs, coccyx, or toes, 40; arm, 140; bones of the hand or foot, 60; fingers, 20; bones of the pelvis (except coccyx) or thigh, 300; knee cap, or leg, 200; goitre—cutting operation for permanent cure, 300; gunshot wounds—treatment of, not necessitating amputation or any cutting operation into abdominal cavity, 50; hydrocele—incision and treatment of sac, 100; hydrophobia—Pasteur treatment, 200; intestinal obstruction—(see abdomen). Kidney (see abdomen). Mastoiditis—cutting operation for removal of diseased bone, 200; nerve—cutting operation for stretching, 100; paracentesis—ear drum, hydrocele or joints, 40; chest or bladder, 60; abdomen, 100; peritonitis—(see abdomen). Rectum—cutting operation for hemorrhoids, external, 60; hemorrhoids, internal, 100; prolapsed, 100; fistula in ano, 100; malignant stricture, 400; skull—cutting into cranial cavity, 400; spine or spinal cord—operation with removal of fractured vertebra, 400; stone in bladder—removal of by crushing or cutting operation, 300; stricture of oesophagus—cutting operation (external), 400; synovitis—incision into joint for treatment, 100; tetanus—injection of anti-toxin into skull, 400; injection of anti-toxin into spinal canal, 200; trachea—cutting into for removal of foreign bodies or for relief of difficult breathing, 140; tumors—removal of, by cutting operation: malignant, 200; benign, 60; varicose veins—ligation or excision, 100; varicocele—cutting operation for permanent cure, 100; wounds—suturing, 20.

B. If the Insured shall sustain a bodily injury covered by this policy, which shall not result in death or other disability but which shall require surgical treatment, the Company will pay the amount actually expended for such treatment, but not exceeding the amount hereinbefore provided for weekly indemnity for one week.

C. If a bodily injury or sickness or disease causing any loss described in or for which indemnity as provided in Sections II, III or V is payable, necessitates the removal of the Insured to a hospital within ninety days from the date of the accident or commencement of disability from sickness or disease, the Company, in addition to the other indemnity payable, will pay the amount expended weekly by him for hospital charges,

but not in excess of fifty per cent. of the weekly indemnity hereinbefore provided for one week, or for a period of more than twenty weeks.

SECTION VIII. IDENTIFICATION.—If the Insured by reason of injury or illness shall be physically unable to communicate with his relatives or friends, the Company, upon receipt of a telegram or other message giving the number of this policy, will immediately transmit to his relatives or friends any information respecting him and defray the expense necessary to put the Insured in the care of his relatives or friends, provided such expense shall not exceed the sum of one hundred dollars.

FOR STANDARD PROVISIONS SEE PAGE 11

ADDITIONAL PROVISIONS.

(a) A copy of any assignment of interest under this policy shall be given to the Company within thirty days from the date thereof; and the Company shall not be responsible for the validity of any assignment.

(b) The insurance under Sections I, II, III and IV shall not cover accident, injury, disability, death or other loss caused directly or indirectly, wholly or partly, by bodily or mental infirmity, ptomaines, bacterial infections (except pyogenic infections which shall occur simultaneously with and through an accidental cut or wound), or by any other kind of disease; nor shall it cover any injury, fatal or non-fatal, caused directly or indirectly by war or by any act of war, or sustained by the Insured while participating in or in consequence of having participated in aeronautics; nor shall it cover naval or military service in time of war.

(c) The insurance under Sections V and VI shall not cover sickness or disease occasioned by or while engaged in military or naval service; nor shall it cover sickness or disease contracted or disability sustained in the tropics or any part of Alaska or the British possessions in America north of the sixtieth degree of north latitude. Nor shall it cover any disability for any period for which the Insured has either made claim or may be entitled to indemnity from this or any other company or association, for or on account of injuries by accidental violence.

(d) The copy of the application endorsed hereon is hereby made a part of this contract; no provision of the charter or by-laws of this Company shall avoid this policy or be used in evidence or defence of any claim arising hereunder; but these requirements shall not be deemed to apply to the premium rates and classification of risks referred to in Standard Provision 1.

(e) This policy may be renewed subject to all its provisions, from term to term of twelve months with the consent of the Company and by the payment of the premium in advance until the Insured shall attain the age of fifty-one years. If the policy shall be renewed thereafter, the premium shall be seventy-two and one-half dollars.

In witness whereof, the Connecticut General Life Insurance Company has caused this policy to be signed by its president and secretary, and countersigned by a duly commissioned agent.

The Continental Casualty Company

CHICAGO, ILL.

Commenced Business 1898.

H. G. B. ALEXANDER, Pres. and Gen. Mgr.
W. H. BETTS, Secretary.

The Continental issues accident policies under the following classifications of risks: Select, preferred, extra preferred, ordinary, medium, special, hazardous, extra hazardous, perilous, extra perilous and classes for railroad engineers, firemen and freight conductors, freight brakemen and sectionmen.

PREMIUMS.—For \$5000 death and \$25 weekly indemnity the annual rate is \$20 for select risks, \$25 for preferred and \$37.50 for ordinary. Combination policies providing double benefits for railway, steamship, elevator and burning hotel and theatre accidents are issued at an increased cost of \$5 per annum. Health insurance covering 42 specified diseases, in connection with accident policies, costs \$10 additional per annum for each \$25 weekly indemnity, covering all diseases, in connection with accident policies, costs \$30 additional per annum for each \$25 weekly indemnity.

BENEFITS.—A \$5000 policy provides the following benefits: For accident, death, loss of two limbs, or the entire sight of both eyes, \$5000; for loss of one hand or one foot, \$5000; for loss of the entire sight of one eye, \$2500; for total loss of time, \$25 per week, limit 5 years; partial loss of time, \$2.50 to \$22.50 per week, limit 52 weeks.

AGE LIMIT.—Eighteen to sixty.

MAXIMUM INDEMNITY.—Death, \$10,000; weekly, \$75.

POLICY FORM—"PERFECTION," No. 9, DISABILITY.

PRINCIPAL SUM, \$5000-\$10,000. WEEKLY INDEMNITY, \$25-\$50.

ANNUAL PREMIUM, \$60.

The Continental Casualty Company, in consideration of the agreements and statements contained in the application herofor and the payment of an annual premium of \$60 as therein provided, does on this first day of December A. D. 1913,

Hereby insure Mr. John Doe (hereinafter called the insured), in class select of the company, as a bank cashier, in the principal sum of five thousand dollars with weekly accident indemnity of twenty-five dollars, and weekly sickness indemnity of twenty-five dollars, and promises to pay to him or his beneficiary, Mary Doe, his wife, the respective indemnities hereinafter provided.

The insurance given by this policy is against loss of life, limb, limbs, sight or time resulting from personal bodily injury (suicide or self-destruction while either sane or insane not included) which is effected solely and independently of all other causes by the happening of a purely accidental event and against loss of time from sickness, all in the manner and to the extent hereinafter provided.

PART I. SPECIFIC ACCIDENT INDEMNITY.—If, within the limit of time named in this part, any one of the following losses shall result to the insured necessarily and solely from such injury as is before described, the company will pay the respective indemnity here provided. (a) For loss of life, or (b) for loss of both hands or for loss of both feet or for loss of the entire sight of both eyes, or (c) for loss of one hand and one foot or for loss of one hand and the entire sight of one eye or for loss of one foot and the entire sight of one eye, said principal sum; (d) for loss of either arm or either leg, three-fourths said principal sum; (e) for loss of either hand or for loss of either foot, or (f) for loss of the entire sight of one eye, one-half said principal sum.

If the insured, during the entire period intervening between the happening of the accidental event and the occurrence of any one of the above losses, shall be wholly and continuously disabled by the injury from performing each and every duty pertaining to his occupation, then the company in addition to the above indemnity will pay said weekly accident indemnity for such period of the disability.

Loss as above used with reference to hand or foot means complete severance at or above the wrist or ankle; as used with reference to arm or leg means complete severance at or above the elbow or knee; and as used with reference to sight means a loss that is irrecoverable.

The limit of time referred to in this part is five years in all cases where the insured is at once after the happening of the accidental event wholly disabled thereby from performing each and every duty pertaining to his occupation and remains continuously so disabled until the occurrence of the loss. The said limit of time is one hundred days in all other cases.

PART II. WEEKLY ACCIDENT INDEMNITY.—Indemnity as provided in this part is payable only in the event the injury does not result in any of the losses for which provision is made in part I.

A. TOTAL LOSS OF TIME.—If injury such as before described shall at once and continuously after the occurrence of the accidental event wholly disable the insured from performing each and every duty pertaining to his occupation the company will pay said weekly accident indemnity for such period as the insured shall be so disabled.

B. PARTIAL LOSS OF TIME.—If injury such as before described shall not at once wholly and continuously disable the insured but shall thereafter within one hundred days wholly disable him, or shall, either at once after the injury or at once after a period of total disability, prevent him from performing work substantially essential to his duty or duties, the company will pay one-half said weekly accident indemnity for such consecutive period, not exceeding fifty-two weeks, as he shall be so disabled.

PART III. DOUBLE ACCIDENT INDEMNITY.—The company will pay double the indemnity otherwise payable under Part I or Part II of this policy if the injury causing the loss is sustained by the insured (1) while riding as a passenger in or on any passenger conveyance (including the platform, steps or running board thereof) provided and operated by a common carrier for a regular passenger service; or (2) while riding as a passenger in an elevator provided for passenger service only; or (3) while in or on a burning building or while escaping therefrom; or (4) by a stroke of lightning; or (5) by the collapse of any building; or (6) by the explosion of a steam boiler.

PART IV. ANNUAL INCREASE.—Each annual renewal of this policy shall add ten per cent to the principal sum hereof, if the whole annual premium be paid in advance, and shall add five per cent to the principal sum hereof if the premium be paid otherwise; but the total of such increase in either or both instances shall not exceed fifty per cent.

PART V. SPECIAL SPECIFIC ACCIDENT INDEMNITY.—If sunstroke, hydrophobia or the involuntary and unconscious inhalation of gas or other poisonous vapor, caused in either instance by purely accidental means shall result independently of all other causes in the death of the insured within one hundred days from the date of exposure or infection, the company will pay said principal sum and in addition thereto said weekly accident indemnity for the period from the time of occurrence to death. Blood poisoning or septicaemia resulting directly from bodily injury shall be deemed to be included in the term "bodily injury."

PART VI. ACCIDENT INDEMNITY OPTIONAL WITH THE INSURED.—If the insured shall sustain such injury as is before described and which is also named in the schedule in this Part, he may elect, subject to all the terms and conditions of the policy, to receive in advance and in lieu of all other indemnity provided in this policy, except such as may be payable under the provisions of Part VII, indemnity in one sum according to such schedule, provided he signifies his choice in writing, mailed to and received by the company at its office named herein as place of issue, within twenty days from the date of the accident causing the injury. If the insured is entitled to double indemnity as provided in Part III, the indemnity payable at his election under this part shall be doubled in like manner.

If the original weekly accident indemnity provided in this policy is twenty-five dollars the indemnities payable shall be the respective amounts named below. If the original weekly accident indemnity named in this policy is more or less than twenty-five dollars the indemnities payable shall be increased or reduced proportionately. For loss of certain members by complete severance, viz.: Of one or more fingers (at least one entire phalange), \$150; of one or more entire toes, \$200. For complete hernia: caused solely and directly by accidental injury, \$75. For complete dislocation, viz.: Of the shoulder, \$100; of the elbow, \$100; of the wrist, \$125; of the hip, \$300; of the knee, \$150; of the bones of foot, not toes, \$150; of the ankle, \$150; of two or more fingers, \$50; of two or more toes, \$50. For complete fracture of bones, viz.: Of the skull, both tables, \$300; of the lower jaw, \$75; of the clavicle (collar bone), \$150; of the pelvis, \$250; of the thigh, \$300; of the leg, \$200; of the patella (knee cap), \$200; of the arm between elbow and shoulder, \$200; of the forearm, between wrist and elbow, \$150; of two or more ribs, \$100; of the foot or two or more toes, \$125; of the hand or two or more fingers, \$125; of the scapula, \$175.

PART VII. INDEMNITY FOR OPERATIONS.—If injury or sickness sustained by the insured and covered by this policy shall necessitate any surgical operation named in the schedule endorsed hereon and which is performed within one hundred days of the injury, or the commencement of the sickness, the company will pay the sum therein specified in addition to the indemnity otherwise given, but such payment shall not be made for more than one operation at the result of any one accident or sickness.

PART VIII. PHYSICIAN'S SERVICES.—If the insured shall suffer injury as aforesaid and such injury does not cause any loss or operation for which indemnity is payable under

the terms of this policy, but does necessitate a physician's services, the company will reimburse the insured for the reasonable cost of such physician's services, not to exceed the sum hereinbefore named as weekly accident indemnity, provided the physician's receipt on the company's blank is furnished to the company at its office named herein as place of issue within thirty days of the event causing the injury.

PART IX. ORDINARY SICKNESS INDEMNITY.—The health insurance given by this policy does not take effect until fifteen days after the rest of the policy is effective. If the policy lapses for non-payment of premium, the health insurance can be reinstated only as provided in the third standard provision.

In the event that the insured, while this part is in force shall suffer from any bodily sickness or disease, which is contracted and begins during said time, the company will pay for loss of time, not exceeding fifty-two consecutive weeks in duration, and actually and necessarily resulting from such sickness or disease, as follows: (a) For loss of time during confinement, said weekly sickness indemnity; (b) for loss of time during convalescence, one-half said weekly sickness indemnity.

"Loss of time during confinement," as herein used, means that period of time during which the insured is rendered continuously unable to transact each and every part of his business duties and is also necessarily and continuously confined within the house and is therein regularly treated by a legally qualified physician. "Loss of time during convalescence," as herein used, means that period of time during which the Insured is rendered continuously unable to transact each and every part of his business duties and is under treatment by a legally qualified physician, although not necessarily confined within the house.

PART X. SPECIAL INDEMNITY FOR BLINDNESS OR PARALYSIS.—In the event that any disease for which indemnity is payable under the terms of this policy shall result, independently of other causes, in the irrecoverable loss of the entire sight of both eyes or in permanent paralysis whereby the insured shall lose the use of both hands or both feet, or of one hand and one foot, and on account of either of said conditions be permanently unable to engage in any labor or occupation, the company will pay said weekly sickness indemnity for the period of such blindness or paralysis, but not extending beyond one hundred and four weeks from the commencement of the illness or disease causing the blindness or paralysis.

No payment under the terms of this part X shall be due or payable until such permanent blindness or paralysis has continued for one year; further payments, if any, shall then be due and payable every sixty days but no payment whatever shall be due or payable except upon proof of the continuance of the blindness or paralysis during the period for which payment is claimed. No claim will be paid under both Part IX and Part X for any concurrent time and all indemnity shall cease upon the death of the insured.

PART XI. HOSPITAL INDEMNITY.—If the insured by reason of injury or sickness for which indemnity is payable under the terms of this policy shall be under treatment and also be resident at a licensed hospital, the weekly indemnity otherwise payable for loss of time during the period of such residence, not exceeding ten consecutive weeks, shall be increased fifty per cent.

PART XII. REGISTRATION AND IDENTIFICATION.—The insured is registered with the company under the number of this policy and the company agrees that in event he shall by reason of injury or illness be physically unable to communicate with his friends it will, upon receipt of telegram or other message giving policy number, immediately transmit the information received to the beneficiary named herein or if his estate be named as beneficiary then to such person as he may have designated for that purpose; and, further, that it will pay all expenses necessary to put the insured in communication with and in the care of friends; provided, however, that the expense to the company of all such proceedings shall not exceed the sum of twenty dollars for each one thousand dollars of the principal sum named in this policy.

PART XIII. MISCELLANEOUS PROVISIONS.—The copy of application hereto attached or hereon endorsed is hereby made a part of this contract. No provision of the charter or by-laws of the company not included herein shall avoid the policy or be used in evidence in any legal proceeding thereunder. Strict compliance on the part of the insured and the beneficiary with all the provisions of this policy is a condition precedent to recovery hereunder, and any failure in this respect shall forfeit to the company all right to any indemnity. Indemnity will be paid for sickness only for the time the insured is under the professional care and regular attendance of a legally qualified physician or surgeon.

The occurrence of any loss for which indemnity is payable under the terms of Part I shall at once terminate the insurance effected by this policy and no indemnity will be paid under any circumstances for more than one of the losses for which provision is made in that part. Not more than one indemnity provided in this policy will be paid for loss resulting concurrently from accident and sickness.

This policy covers only those injuries received within the civilized limits of the globe, or received anywhere while traveling by regular lines of passenger conveyance, and does not cover any loss or operation caused by disease contracted or sustained in the tropics or Alaska or America north of the sixtieth parallel of latitude.

No amendment of this policy or of any claim arising hereunder and no waiver or change of any of its provisions, definitions or limits shall be valid unless approved in writing by the president or secretary of the company and such approval endorsed hereon. The insured may at any time release the company from any and all liability then existing or thereafter accruing to the beneficiary.

This policy, except Parts IX and X, takes effect at twelve o'clock, noon, standard time, at residence of insured, of the date hereof and the whole policy expires one year therefrom at the same time, unless renewed. Parts IX and X take effect fifteen days after said date hereof if all premium due meanwhile has been paid as agreed.

In witness whereof, the Continental Casualty Company has caused these presents to be signed by its president and secretary; but the same shall not be binding upon the company unless countersigned by a policy writer.

Issued with rider form No. from the office of the company at and countersigned the day and year first written above.

SCHEDULE OF OPERATIONS.—(Indemnities for surgical operations—See Part VII). If the principal sum of this policy is \$5,000 or over, the amounts payable shall be the respective amounts named below. If less than \$5,000 the payments shall be reduced proportionately. Appendicitis see laparotomy, \$100. Amputation of foot, hand or forearm, \$25; leg, or arm above elbow, \$50; thigh, \$100; finger or fingers, \$10. Aneurism (tumor of artery)—ligation, \$50. Abscess or boil—incision, \$5. Bone abscess—trephining, \$25. Bronchotomy, thyrotomy, laryngotomy, laryngotracheotomy or tracheotomy, \$50. Cancer—extirpation, \$50. Carbuncle—incision and treatment, \$5. Caries (bone ulcer)—curettling, \$15. Cyst—incision and removal, \$10. Dislocation, reduction of shoulder, elbow, hip, knee or ankle, \$25; wrist or lower jaw, \$15; thumb or finger, \$10. Excision of shoulder, hip or knee joint, \$100; elbow, wrist or ankle joint, \$50; toe or toes, \$25. Eye, ear, nose or throat—any cutting operation, \$10. Eye—enucleation, \$75. Felon—incision, \$5. Fractures, reduction of nose, lower jaw, collar bone or shoulder blade, \$25; breast bone, \$10; rib or ribs, \$10; upper arm, \$35; forearm (one or both bones), \$25; wrist or hand, \$15; fingers, \$10; any of the bones of the pelvis or sacrum, \$50; coccyx, \$10; thigh, \$75; knee cap or leg bones (one or both), \$50; bones of foot, \$15; toe or toes, \$10. Ganglion (cystic tumor of tendon sheath)—incision and curettling, \$15. Goitre—cutting operation for radical cure, \$75. Gunshot wounds, treatment not necessitating amputation or laparotomy, \$25. Hernia (abdominal)—any cutting operation for the radical cure of the reducible, irreducible or strangulated form, \$100. Hydrocele—tapping—incision or excision of sac, \$25. Hydrophobia—Pasteur treatment, \$50. Ingrowing toe nail—removal, \$10. Intestinal obstruction see laparotomy, \$100. Kidney—fixation or removal, \$100. Laparotomy (opening of the abdominal cavity for an operation on any organ contained therein, or for traumatic, peritonitis or exploratory incision), \$100. Lithotomy—operation for removal of stone in bladder—any cutting, \$100. Mastoiditis—operation for, \$50. Meningitis—trephining for drainage, \$25. Necrosis (death of bone), sequestrotomy (removal of dead bone), \$35. Oesophagotomy for stricture or other cause, \$100. Paracentesis—tapping of abdomen, \$25; bladder, \$25; ear drum, \$15. Peritonitis (see laparotomy), \$100. Rectum—operation for hemorrhoids (external or internal)—excision or ligation, \$25; prolapsed—operation for, \$25; fistula in ano—incision, \$25; polypus—extirpation, \$25. Malignant stricture—excision or colostomy, \$100. Skull trephining for fracture, \$100; Synovitis (inflammation of the lining membrane of a joint)—incision, \$25. Tetanus—injection of anti-tetanic serum into frontal lobe of brain, \$100. Tumors—extirpation from any part of the body—benign, \$15; malignant, \$50. Varicose veins—ligation or excision, \$25. Varicocele—acupressure—ligation or excision, \$25. Wounds of scalp, or other parts, suturing, \$5.

INDUSTRIAL DEPARTMENT.

A policy fee of \$5 is payable when the policy is issued and pays for the policy and the insurance for the current month. Insurance against accident takes effect immediately upon the issuance of the policy; insurance against illness takes effect at the expiration of sixty days.

Men between ages 18 and 50 are taken at schedule rates and ages 51 to 60 at 50 per cent over schedule rates.

Two forms of policy are issued, "special" and "ordinary," the only difference between the two being that the "special" pays for the first week of illness, which the "ordinary" does not.

REINSTATEMENT.—Policies in arrears can be reinstated upon payment of the premium and a small fee.

The following table shows the indemnities provided for a monthly premium of \$2.

CLASS	FOR LOSS OF LIFE, OR BOTH HANDS, OR BOTH FEET, OR ONE HAND AND ONE FOOT, OR ENTIRE SIGHT OF BOTH EYES					MONTHLY INDEMNITY FOR LOSS OF TIME		
	Immediate Payment		Additional Monthly Annuity Single, 10 year Double, 20 year	Total Payment		By Accident		By Illness
	Single	Double		Single	Double	Single	Double	
	\$	\$	\$	\$	\$	\$	\$	\$
A	250	500	50	6,250	12,500	50	100	50
B	225	450	45	5,625	11,250	45	90	45
C	200	400	40	5,000	10,000	40	80	40
XC . . .	175	350	35	4,375	8,750	35	70	35
D	150	300	30	3,750	7,500	30	60	30

Proportionate indemnities and annuities are provided for the loss of either hand, or the loss of either foot, or the loss of the sight of either eye. Policies providing larger indemnities are sold at proportionate cost.

POLICY FORM—"PERFECTION" GENERAL HEALTH.

The Continental Casualty Company, hereinafter called the company, in consideration of the agreements and statements contained in the application herefor and the payment of an annual premium of \$35 does on this first day of December, A. D. 1913,

Hereby insure Mr. John Doe (hereinafter called the insured), and promises to pay him a weekly indemnity of twenty-five dollars in the event that he shall suffer loss from sickness or disease, all in the manner and to the extent hereinafter provided.

PART I. ORDINARY SICKNESS INDEMNITY.—In the event that the insured, shall suffer from any bodily sickness or disease, which is contracted and begins not less than fifteen days after the delivery of this policy to him while he is in good health, the company will pay for loss of time, not exceeding fifty-two consecutive weeks in duration, and actually and necessarily resulting from such sickness or disease, as follows: (a) For loss of time during confinement, said weekly indemnity; (b) for loss of time during convalescence, one-half said weekly indemnity.

"Loss of time during confinement," as herein used, means that period of time during which the insured is rendered continuously unable to transact each and every part of his business duties and is also necessarily and continuously confined within the house and is therein regularly treated by a legally qualified physician. "Loss of time during convalescence," as herein used, means that period of time during which the insured is rendered continuously unable to transact each and every part of his business duties and is under treatment by a legally qualified physician, although not necessarily confined within the house.

PART II. HOSPITAL INDEMNITY.—The indemnity otherwise payable under the provisions of paragraph A of Part I hereof shall be increased fifty per cent for such period of time, not exceeding ten consecutive weeks, as the insured shall be under treatment at a licensed hospital and also be resident therein.

PART III. SPECIAL INDEMNITY FOR BLINDNESS OR PARALYSIS.—In the event that any diseases for which indemnity is payable under the terms of this policy shall result, independently of other causes, in the irrecoverable loss of the entire sight of both eyes or in permanent paralysis whereby the insured shall lose the use of both hands or both feet, or of one hand and one foot, and on account of either of said conditions be permanently unable to engage in any labor or occupation, the company will pay said weekly indemnity for the period of such blindness or paralysis, but not extending beyond one hundred and four weeks from the commencement of the illness or disease causing the blindness or paralysis.

No payment under the terms of this Part III shall be due or payable until such permanent blindness or paralysis has continued for one year; further payments, if any, shall then be due and payable every sixty days but no payment whatever shall be due or payable except upon proof of the continuance of the blindness or paralysis during the period for which payment is claimed. No claim will be paid under Part I and Part III for any concurrent time and all indemnity shall cease upon the death of the insured.

PART IV. INDEMNITY FOR OPERATIONS.—In the event that any disease for which indemnity is provided by the terms of this policy shall necessitate a surgical operation named in the schedule of operations in this part, and such operation shall be performed within one hundred days of the commencement of the disease, the company will pay the sum specified in said schedule for each five dollars of said weekly indemnity provided by this policy; provided always that indemnity under this Part shall not be payable for more than one operation as a result of any one sickness or disease; it being agreed in this connection that in the event of two or more operations for which indemnity otherwise would be payable the insured may elect the one for which the company shall be liable. Appendix (see laparotomy) \$20. Aneurism (tumor of artery)—ligation, \$10. Abscess or boil—incision, \$1. Bone abscess—trephining, \$5. Bronchotomy, thyrotomy, laryngotomy, laryngotracheotomy, or tracheotomy, \$10. Cancer—extirpation, \$10. Carbuncle—incision and treatment, \$1. Caries (bone ulcer)—curettage, \$3. Cyst—incision and removal, \$2. Eye, ear, nose or throat—any cutting operation, \$2. Eye—enucleation, \$15. Felon—incision, \$1. Ganglion (cystic tumor of tendon sheath)—incision and curettage, \$3. Goitre—cutting operation for radical cure, \$15. Hernia (abdominal)—any cutting operation for the radical cure of the reducible, irreducible or strangulated form, \$20. Hydrocele—tapping—incision or excision of sac, \$5. Hydrophobia—Pasteur treatment, \$10. Ingrowing toe nail—removal, \$2. Intestinal obstruction (see laparotomy), \$20. Kidney—fixation or removal, \$20. Laparotomy (opening of the abdominal cavity for an operation on any organ contained therein, or for traumatic peritonitis or exploratory incision), \$20. Lithotomy (operation for removal of stone in bladder)—any cutting, \$20. Mastoiditis—operation for, \$10. Meningitis—trephining for drainage, \$5. Necrosis (death of bone), sequestrotomy (removal of dead bone), \$7. Oesophagotomy for stricture or other cause, \$20. Paracentesis—tapping of abdomen, \$5; bladder, \$5; ear drum, \$3. Peritonitis (see laparotomy), \$20. Rectum—operation for—hemorrhoids (external or internal)—excision or ligation, \$5; prolapsed—operation for, \$5; fistula in ano—incision, \$5; polypus—extirpation, \$5. Malignant stricture—excision or colostomy, \$20. Synovitis (inflammation of the lining membrane of a joint)—incision, \$5. Tetanus—injection of anti-tetanic serum into frontal lobe of brain, \$20. Tumors—extirpation from any part of the body—benign, \$3; malignant, \$10.

Varicose veins—ligation or excision, \$5. Varicocele—acupressure—ligation or excision, \$5.

PART V. MISCELLANEOUS PROVISIONS.—The copy of application hereto attached or hereon endorsed is hereby made a part of this contract. No provision of the charter or by-laws of the company not included herein shall avoid the policy or be used in evidence in any legal proceeding thereunder.

Strict compliance on the part of the insured with all the provisions of this policy is a condition precedent to recovery hereunder, and any failure in this respect shall forfeit to the company all right to any indemnity. This policy does not cover any loss or operation unless the same is caused by disease covered by Part I hereof; nor does it cover any loss or operation caused by disease contracted or sustained in the tropics or in Alaska or in America north of the sixtieth parallel of latitude.

Indemnity will not be paid under this policy for any loss which results wholly or in part from injury or accident, nor for any loss of time which results concurrently from injury and disease. Indemnity will be paid for sickness only for the time the insured is under the professional care and regular attendance of a legally qualified physician or surgeon.

No assignment of this policy of any claim arising hereunder shall be valid unless approved in writing by the president or secretary of the company and such approval endorsed hereon. The insurance given by this policy takes effect fifteen days after its delivery to the insured while he is in good health, and the company shall not be liable for any loss resulting from any disease contracted or commencing before that time or contracted or commencing while the insured shall be in default in the payment of premium. This policy expires at twelve o'clock, noon, standard time, at residence of insured, one year from date hereof unless it be renewed.

FOR STANDARD PROVISIONS SEE PAGE 11

Employers Liability Assurance Corporation

LONDON, ENG.

Commenced Business 1880.

U. S. Office, Boston, Mass.

SAMUEL APPLETON, Manager and Attorney.

The Employer's Liability issues accident policies under numerous classifications, but its business is mostly confined to risks of the Select, Preferred, Extra Preferred and Ordinary classification. The premium rates for three of the main policy forms are as follows:

FORM OF POLICY	CLASSIFICATION				BENEFITS	
	Select	Preferred	Extra Preferred	Ordinary	Principal Sum	Weekly Indemnity
Regular Accident, (no double indemnities)	\$4.00	\$5.00	\$6.00	\$7.50	\$1,000	\$5.00
Combination accident, (double indemnities)	5.00	5.00	7.00	8.50	1,500	5.00
Disability Policy, (accident and sickness)						
Ages, 18 to 50	12.00	12.00	14.00	15.50	1,500	5.00
Ages, 51 to 60	14.00	14.00	16.00	17.50	1,500	5.00

POLICY FORM—"MAXIMUM DISABILITY"—FORM M. D."
PRINCIPAL SUM, \$7500—\$15000. WEEKLY INDEMNITY, \$25.—\$50.

The Employers Liability Assurance Corporation of London, England, in consideration of sixty dollars premium, and of the statements contained in an application for this policy, a copy of which is endorsed hereon, does hereby insure John Doe (the Insured) of New York, engaged in the occupation of an attorney, under classification select for the term of twelve months, beginning on the first day of January, 1916, at noon, and ending on the first day of January, 1917, at noon, standard time, at the place where the Insured resides, against bodily injuries sustained during the term of this policy, solely and independently of all other causes through external, violent and accidental means (suicide whether sane or insane is not covered), and against disability by disease or illness, as specified in the following schedules, respectively, subject to the provisions and limitations hereinafter set forth:—

SCHEDULE OF INDEMNITIES—ACCIDENT INSURANCE.

The principal sum of this policy is seventy-five hundred dollars (\$7,500).

SECTION A. SINGLE INDEMNITY—DEATH, DISMEMBERMENT AND LOSS OF SIGHT.—If such injuries shall wholly and continuously disable the Insured from the date of accident from performing any and every kind of duty pertaining to his occupation, and during the period of such continuous disability, but within two hundred weeks from date of accident, shall result independently and exclusively of all other causes in any one of the losses enumerated in this section, or within ninety days from the date of the accident, irrespective of total disability, result in like manner in any one of such losses, the corporation will pay the sum set opposite such loss and in addition weekly indemnity as provided in Section B to the date of death, dismemberment, or loss of sight; but only one of the amounts so specified and the additional weekly indemnity will be paid for injuries resulting from one accident.

For loss of life, the principal sum and in addition the cost of transportation of the remains from the place (city or town) where death occurred to place (city or town) of burial, but not to exceed one-twentieth of the amount payable for loss of life. Both hands by severance at or above the wrists, or both feet by severance at or above the ankles, or one hand at or above the wrist and one foot at or above the ankle by severance, or entire sight of both eyes if irrecoverably lost, or entire sight of one eye if irrecoverably lost and one hand at or above the wrist by severance, or entire sight of one eye if irrecoverably lost and one foot at or above the ankle by severance, the principal sum; either hand by severance at or above the wrist, or either foot by severance at or above the ankle, or entire sight of one eye if irrecoverably lost, one-half of principal sum. The payment in any such case shall end this policy.

SECTION B. SINGLE WEEKLY INDEMNITY—TOTAL AND PARTIAL DISABILITY.—If such injuries shall not result in any of the losses mentioned in Section A, but shall immediately, continuously and wholly disable and prevent the Insured from performing any and every kind of duty pertaining to his occupation, the corporation will pay him so long as he lives and suffers such total disability, a weekly indemnity of twenty-five dollars (\$25). Or, if such injuries shall not wholly disable the Insured, as above, but shall immediately, or immediately following total disability, and continuously disable and prevent him from performing one or more important daily duties pertaining to his occupation, the corporation will pay for the period of such partial disability, not exceeding 30 consecutive weeks, a weekly indemnity of one-half the sum stipulated in this section for total disability. No payment of weekly indemnity shall be made in case of any disability specified in Section A, except as therein provided.

SECTION C. ELECTIVE BENEFITS.—If the Insured shall sustain an injury as hereinbefore defined, and which is named in the "Schedule of Injuries" hereinafter contained, he may elect to receive the amount of indemnity set opposite to said injury in said schedule in lieu of all other indemnity, except for surgical operations or hospital expenses to which Insured may be entitled, provided written notice of his election is given to the corporation within twenty days from the date said injury is received, but not more than one of said amounts shall be payable for injuries sustained in any one accident.

SECTION D. DOUBLE INDEMNITIES.—If the Insured shall sustain such injuries while a passenger in or on a public conveyance (including the platform, steps or running-board thereof) provided by a common carrier for passenger service (including Pullman cars); or while riding in a passenger elevator or escalator; or in consequence of the burning of a building while the Insured is therein, or caused by the collapse of the outer walls of a building while the Insured is therein, or caused by a stroke of lightning, or caused by the explosion of a steam boiler, or caused by a cyclone or tornado; then the corporation will pay double the amount otherwise payable under the preceding sections.

SECTION E. INDEMNITY FOR MEDICAL OR SURGICAL TREATMENT OF MINOR INJURIES.—If such injuries shall not result in disability, but shall require medical or surgical attention, the corporation will reimburse the Insured for the cost thereof to an amount not exceeding one week's single indemnity as provided under Section B, provided the physician's or surgeon's bill is furnished the corporation within thirty days from the date of the accident.

SECTION F. SUNSTROKE, FREEZING, HYDROPHOBIA OR ASPHYXIATION.—Any of the following, namely,—sunstroke, freezing, hydrophobia or asphyxiation suffered through accidental means (suicide whether sane or insane is not covered) shall be deemed bodily injuries within the meaning of this policy.

SECTION G. BLOOD-POISONING.—Blood-poisoning resulting directly from bodily injuries shall be deemed to be included in the said term, bodily injuries.

SCHEDULE OF INDEMNITIES—HEALTH INSURANCE.

SECTION H. BLINDNESS OR PARALYSIS.—If during the term of this policy the Insured shall contract any bodily disease or illness, not hereinafter excepted, which within one year from the date of commencement of disability shall result in the entire and irrecoverable loss of sight of both eyes, or in permanent paralysis, whereby the Insured shall entirely lose the use of both hands, or both feet, or of one hand and one foot, and on account of any one of said conditions will thereafter, and during his life, be permanently disabled from engaging in any work or occupation for wages or profit, the corporation will, upon receipt by it of satisfactory proofs of the continuance for one year of such blindness or paralysis, pay the Insured a sum sufficient to increase the indemnity theretofore paid for the disease or illness which shall have caused such disability to a sum equal to one hundred weeks' indemnity at the rate specified in Section B.

SECTION I. WEEKLY INDEMNITY FOR ILLNESS.—For the period of continuous disability during which the Insured shall, independently of all other causes be wholly disabled and prevented by bodily disease or illness, not hereinafter excepted, from performing any and every kind of duty pertaining to his occupation, the corporation will pay the weekly indemnity specified in Section B; and if following such a period of total disability, he shall be continuously wholly disabled and prevented by bodily disease or illness, not hereinafter excepted, from performing at least half the work essential to the duties of his occupation, the corporation will pay during the period of such partial disability, a weekly indemnity of one-half of the weekly amount provided for total disability; but no payment shall be made for disability of either or both kinds in excess of fifty-two consecutive weeks' duration; payment to be in lieu of all other indemnity under this policy except for surgical operations or hospital expenses to which he may be entitled.

INDEMNITIES—ACCIDENT AND HEALTH INSURANCE.

SECTION J. SURGICAL OPERATIONS.—If by reason of such injuries or illness any of the operations named in the "Schedule of Operations" shall be performed upon the Insured by a surgeon within ninety days from the date of commencement of disability, the corporation will pay to the Insured, in addition to the indemnity herein provided, the sum specified for such operation in said schedule, but payment shall not be made for more than one operation as the result of any one cause of disability.

SECTION K. HOSPITAL EXPENSES.—If a bodily injury, or an illness for which indemnity is payable under this policy, is suffered by the Insured, and if on account of said bodily injury or illness and within ninety days from the date of the accident or inception of illness, the Insured is removed to a regular hospital, provided that no claim is made under Section J, the corporation will pay the Insured (in addition to the indemnity payable for said injury or illness) for the period, not exceeding ten weeks, during which the Insured is necessarily confined in the said hospital, the amount expended by him on

account of the hospital charges, but not exceeding per week one-half the weekly indemnity specified in Section B.

SECTION L. IDENTIFICATION.—If the Insured by reason of injury or illness shall be physically unable to communicate with friends, the corporation, upon receipt of a telegram or other message giving the number of this policy, will immediately transmit to his relatives or friends any information respecting him, and will defray all expenses not exceeding one hundred dollars, necessary to put the Insured in the care of friends.

FOR STANDARD PROVISIONS SEE PAGE 11

OTHER PROVISIONS.

17. This insurance does not cover disability from disease or illness unless the Insured is treated by a licensed physician; nor from any disease contracted within fifteen days from noon of the date this policy is issued, unless this is a renewal of a previous policy which provided for indemnity against disease or illness; nor does it cover on account of any illness contracted while engaged in military or naval service, or contracted or suffered outside of the limits of the United States, Canada or Europe, or in the insular possessions of the United States, other than the Hawaiian Islands; nor does it cover injuries, fatal or non-fatal, sustained while participating in or in consequence of having participated in aeronautics.

18. During the continuance of war in Europe, Asia and Africa, or any of them, and for three months after the declaration of peace by the governments at war, this policy shall not cover accident or injury, whether fatal or non-fatal, or illness, sustained anywhere on land or sea within the war zone herein described, to wit: the two hundred and ten degrees of longitude lying between east of meridian twenty west of Greenwich, and west of meridian one hundred and seventy west of Greenwich, which shall result wholly or partly, directly or indirectly, from war or riot, or from any weapon, instrument, implement, tool, projectile, explosive, gas or contrivance of any kind, used in warfare, or which shall result or be caused by damage to, wreckage or loss of, any vessel by whatever cause.

19. If the Insured shall become entitled to indemnity for disability on account of accidental injuries, the corporation shall not for the same period of time be liable for any disability on account of disease or illness.

20. Any claims arising hereunder on account of the death of the Insured shall be subject to proof of interest. Copy of any assignment shall be given within thirty days to the corporation, which shall not be responsible for its validity.

SCHEDULE OF OPERATIONS.

The amounts stated in the following "Schedule of Operations" are payable under this policy if issued for twenty-five dollars weekly indemnity, proportionate amounts being payable if the policy is issued for a larger or smaller weekly indemnity: Appendicitis (see Laparotomy), \$100; aneurism (tumor of artery)—ligation, \$50; amputation of: foot, hand or forearm, \$25; leg or arm, \$50; thigh, \$100; finger or fingers, \$10; abscess or boil—incision, \$5; bone abscess—trephining, \$25; bronchotomy, thyrotomy, laryngotomy, laryngotracheotomy or tracheotomy, \$50; carbuncle—incision and treatment, \$5; caries (bone ulcer) curetting, \$15; dislocations, reduction of: shoulder, elbow, hip, knee or ankle, \$25; wrist or lower jaw, \$15; thumb or fingers, \$10; excision of: shoulder, hip or knee joint, \$100; elbow, wrist or ankle joint, \$50; toe or toes, \$25; eye, ear, nose or throat—any cutting operation, \$10; felon—incision, \$5; fractures, reduction of: nose, lower jaw, collar bone or shoulder blade, \$25; breast bone, \$10; rib or ribs, \$10; upper arm, \$35; forearm (one or both bones), \$25; wrist or hand, \$15; fingers, \$10; any of the bones of the pelvis or sacrum, \$50; coccyx, \$10; thigh, \$75; knee cap or leg bones (one or both), \$50; bones of foot, \$15; toe or toes, \$10; ganglion (cystic tumor of tendon sheath)—incision and curetting, \$15; gunshot wounds—treatment not necessitating amputation or laparotomy, \$25; hernia (abdominal)—any cutting operation for the radical cure of the reducible, irreducible or strangulated form, \$100; hydrocele—tapping—incision or excision of sac, \$25; ingrowing toe nail—removal, \$10; intestinal obstruction (see Laparotomy); kidney—fixation or removal, \$100; laparotomy (opening of the abdominal cavity for an operation on any organ contained therein, or for traumatic peritonitis, or exploratory incision), \$100; lithotomy (operation for removal of stone in bladder), and cutting, \$100; mastoiditis—operation for, \$50; necrosis (death of bone)—Sequestrotomy (removal of dead bone), \$35; Oesophagotomy for stricture or other cause, \$100; peritonitis (see laparotomy); paracentesis—tapping of: abdomen, \$25; bladder, \$25; ear drum, \$15; rectum, operation for: hemorrhoids (external or internal), excision or ligation, \$25; prolapsed—operation for, \$25; fistula in ano—incision, \$25; polypus—extirpation, \$25; malignant stricture—excision or colotomy, \$100; skull trephining for fracture or other cause, \$100; synovitis (inflammation of the lining membrane of a joint), incision, \$25; tetanus—injection of anti-tetanic serum into frontal lobe of brain, \$100; tumors—extirpation from any part of the body, benign, \$15; malignant, \$50; varicose veins—ligation or excision, \$25; varicocele—acupressure—ligation or excision, \$25; wounds of scalp or other parts—suturing, \$5.

SCHEDULE OF INJURIES.

The amounts stated in the following "Schedule of Injuries" are payable under this policy if issued for twenty-five dollars weekly indemnity, proportionate amounts being payable if the policy is issued for a larger or smaller weekly indemnity. Ordinary Accidents, Section B. For loss of certain members by severance, viz.: Of one or more fingers (at least one entire phalanx), \$150; of one or more entire toes, \$200; for complete hernia caused solely and directly by accidental injury, \$70; for complete dislocation, viz.: of the shoulder, \$100; of the elbow, \$100; of the wrist, \$125; of the hip, \$300; of the knee, \$150;

of any bones of foot or toes, \$150; of the ankle, \$150; for the complete fracture of bones, viz.: of the skull, both tables, \$325; of the lower jaw, \$75; of the clavicle (collar bone), \$150; of the pelvis, \$250; of the thigh, \$300; of the leg, \$200; of the patella (knee cap), \$200; of the arm, between elbow and shoulder, \$300; of the forearm between the wrist and elbow, \$150; of two or more ribs, \$100; of the foot other than toes, \$125; of the hand other than fingers, \$125; of two or more toes, \$100; of two or more fingers, \$100.

In witness whereof, the corporation has caused this policy to be executed by its authorized manager acting under power of attorney, but it shall not be in force until countersigned by a duly authorized agent of the corporation.

POLICY FORM—MAXIMUM COMBINATION ACCIDENT, FORM M. R.
PRINCIPAL SUM, \$7500—\$15,000. WEEKLY INDEMNITY, \$25—\$50.
ANNUAL PREMIUM, SELECT, \$25.

This policy is practically the same as the Maximum Disability form M. D., with the sickness features excluded.

DEATH AND DISMEMBERMENT ACCUMULATIVE ACCIDENT POLICY
AGE LIMITS.—Eighteen to sixty.

This policy pays for loss of life or both hands or both feet or one hand and one foot or sight of both eyes, \$5000. For loss of one hand or one foot, \$2500. For loss of sight of one eye, \$2500.

If the Insured shall sustain such injuries while a passenger in or on a public conveyance (including the platform, steps or running-board thereof) provided by a common carrier for passenger service (including Pullman cars); or while riding in a passenger elevator or escalator; or in consequence of the burning of a building while the Insured is therein, or caused by the collapse of the outer walls of a building while the Insured is therein, or caused by the explosion of a steam boiler, or caused by a cyclone or tornado; then the Corporation will pay double the amount otherwise payable under the preceding Section.

ACCUMULATIVE BENEFIT.—Each full year's renewal adds five per cent to all payments, until such additions amount to fifty per cent of the original sums.

SPECIAL INDEMNITIES.—For death from sunstroke, freezing or asphyxiation, \$5000.

SURGICAL OPERATION EXPENSES.—In addition to the indemnity hereinbefore mentioned, will pay actual expenses for surgical treatment, hospital charges and graduate nurses.

ANNUAL COST.—\$3 per \$1000 for select and preferred classifications. Policies for other amounts at proportionate rates.

The Equitable Accident Company

BOSTON, MASS.

Commenced Business 1892.

ALBERT C. SMITH, Pres.

D. T. MONTAGUE, Sec.

WILLIAM H. JONES, General Manager.

PLAN OF OPERATION.

The Equitable Accident Company issues combined accident and health policies, also separate accident policies for all classifications, with standard provisions.

The Company now has two Departments—Industrial and Intermediate. The Intermediate policies are quarterly payment policies at \$4, \$5 and \$6 a quarter covering both accident and sickness.

Special attention, however, is paid to the Industrial business, with policies at \$1, \$1.25 and \$1.50 a month. The \$1.50 per month policy called the "Teaco" is the latest Industrial policy and is also written on a quarterly basis. No policy fee required. Monthly indemnity \$60 for total disability from accident for a period not to exceed 5 years. Partial disability indemnity, 50% of total for a period not exceeding six consecutive months. A special death indemnity for sun-stroke, freezing, hydrophobia, septicaemia and the involuntary inhalation of gas is also provided. Surgeon's fees are granted up to \$10 for any one injury. Disability from blood poisoning is covered by the accident provisions. The special monthly indemnity provides half monthly accident indemnity for total disability for five years for loss of both feet or both hands or one hand and one foot in addition to the specific amounts payable for such losses. Confining sickness is covered at \$50 per month for 8 months and non-confining sickness for 2 months at 50% indemnity for confining sickness. One hundred per cent accumulation and optional cash settlements are also provided.

INTERMEDIATE DEPARTMENT.

POLICY FORM—"EUREKA DISABILITY."

PRINCIPAL SUM, \$1000.

MONTHLY ACCIDENT INDEMNITY, \$60.

QUARTERLY PREMIUM, \$6.

MONTHLY SICKNESS INDEMNITY, \$50.

The Equitable Accident Company, Boston, Mass., in consideration of the representations contained in the application for this policy, a copy of which is endorsed hereon, and the payment of a premium of six dollars, hereby insures John Doe (hereinafter called the insured), occupation banker, with duties as described in the application under classification, select, subject to all conditions and limitations hereinafter contained, from twelve o'clock noon standard time at the place where the insured resides on the day this policy is dated until twelve o'clock noon such standard time of the first day of February, 1915, and upon the payment of a premium of six dollars per quarter, payable in advance on or before twelve o'clock noon of the first day of the quarter, for such further periods as may be mutually agreed upon and paid for, with indemnities as follows:

ACCIDENT INDEMNITIES.

SECTION 1. TOTAL LOSS OF TIME.—At the rate of sixty dollars per month, for loss of time, for a period of continuous disability (not exceeding five years), resulting solely from bodily injuries sustained through external, violent and accidental means (hereinafter called "such injuries"), which except in cases of accidental drowning shall leave external wounds upon the body, visible to the eye, and which shall, from date of accident, independent of all other causes, immediately, wholly and continuously disable and pre-

vent the insured from performing every duty pertaining to any occupation, but which shall not cause the loss of one or both hands, feet or eyes.

SECTION 2. PARTIAL LOSS OF TIME.—Or, at the rate of fifty per cent. of the monthly benefit provided for total disability for a period not exceeding six consecutive months, if "such injuries" shall not from date of the accident wholly disable the insured, but shall within thirty days thereafter wholly disable him, or shall from date of accident, or immediately following total disability, disable and prevent the insured from performing at least one-half of the important daily duties essential to his occupation, provided the maximum period for which indemnity shall be paid under all accident provisions shall not exceed sixty consecutive months.

SECTION 3. SPECIFIC TOTAL LOSSES.—Or, if any one of the following specific total losses shall result solely from "such injuries" within ninety days from date of accident in lieu of any other indemnity.

For loss of life, or both hands by severance at or above the wrist, or both feet by severance at or above the ankle, or one hand, and one foot, by severance at or above the wrist and ankle, or entire sight or both eyes if irrecoverably lost, or entire sight of one eye if irrecoverably lost and one foot by severance at or above the ankle, or entire sight of one eye if irrecoverably lost and one hand by severance at or above the wrist, the principal sum. Either hand by severance at or above the wrist, or either foot by severance at or above the ankle, one-half the principal sum. Entire sight of one eye if irrecoverably lost, one-third the principal sum, provided, however, that if prior to the accident the insured shall have lost or had only the impaired use of either hand, foot or eye, the loss of the other shall be held to be the loss of one member only. If "such injuries" result in any of the above-named specific total losses and also in total or partial disability the Company shall not be liable for the disability, except as set forth in Section 7, nor shall it in any event be liable for more than one of the specific total losses.

SECTION 4. DOUBLE INDEMNITY.—Or, at the rate of double the sum that would, under the terms of this policy, be otherwise payable if "such injuries" are sustained by the insured while riding as a passenger in or on any railway passenger car provided for the exclusive use of passengers, and propelled by steam, cable, compressed air or electricity, and not attached to any freight, coal or logging train, or while riding as a passenger on board a steam vessel licensed for the regular transportation of passengers, provided "such injuries" shall be caused directly by or in consequence of the wrecking of such car or vessel; by a stroke of lightning; by the burning of any building in which the insured may be burned by fire or suffocated by smoke, but this shall not apply to or cover the insured while acting as a volunteer or paid fireman; by a cyclone or tornado causing the destruction of a building while the insured is therein; by the explosion of a steam boiler; but excluding from the foregoing double benefits employees on or about the premises of their employer.

SECTION 5. SPECIAL DEATH INDEMNITY.—If sunstroke, freezing, septicaemia, caused by "such injuries," hydrophobia, or the involuntary or unconscious inhalation of gas or other poisonous vapor shall result in the death of the insured within ninety days from date of exposure or infection, the Company's liability shall be one-half the principal sum of this policy, and the Company shall not be liable under any other provision of this policy for death caused by or contributed to, directly or indirectly, by sunstroke, freezing, septicaemia, hydrophobia, gas or other poisonous vapors.

SECTION 6. SURGEON'S FEES.—If "such injuries" are sustained by the insured and are not serious enough to entitle him to indemnity, but do require immediate medical or surgical treatment, the Company will reimburse him for the amount expended on account of such treatment not exceeding ten dollars for any one injury.

SECTION 7. SPECIAL MONTHLY INDEMNITY.—If "such injuries" shall not result in death, but shall, within ninety days from date of accident, result, independently and exclusively of all other causes, in the loss by complete severance at or above the wrists or ankles or both hands or both feet or one hand and one foot, the Company will pay the insured, in addition to the amount specified in Section 3 for such loss, at the rate of one-half of the monthly accident indemnity for such a period as the insured shall be wholly disabled from engaging in any productive occupation, not to exceed five years from date of accident.

SECTION 8. BLOOD POISONING.—Disability resulting from blood poisoning (septicaemia) due solely to "such injuries" shall be covered by the accident provisions of this policy.

SECTION 9. TEN PER CENT INCREASE.—The monthly indemnities payable under this policy shall be increased ten per cent, if premiums are paid annually or five per cent if paid semi-annually in advance; but such addition shall never exceed ten per cent. of the original indemnities if premiums are paid annually or five per cent. if paid semi-annually.

SECTION 10. FIFTY PER CENT. ACCUMULATION.—Each consecutive yearly renewal of the policy shall add ten per cent. to the benefits provided under Section 3 until such additions shall amount to fifty per cent. and thenceforth so long as this policy is maintained in continuous force the amount payable under Section 3 will be the original indemnities plus the accumulations.

SECTION 11. IMMEDIATE CASH SETTLEMENTS.—The insured may elect to receive for "such injuries" the amount of indemnity hereinafter stated provided he receive such amount in place of other indemnities for total or partial disability. Such choice must be expressed in writing, addressed to the Company, within twenty days of the date of the occurrence of the injury, provided that not more than one amount shall be payable under this paragraph for injuries resulting from any one accident, and provided always, that the amounts specified herein shall be payable only in case the monthly accident indemnity is \$60; if such monthly indemnity is greater or less than \$60, then the amounts to be paid shall be increased or reduced proportionately.

SCHEDULE OF OPTIONAL CASH SETTLEMENTS.—OPTIONAL WITH INSURED.—For loss,

by severance of one or more fingers (at least one entire phalanx), \$50; one or more entire toes, \$50. For complete hernia, the immediate and direct result of the accident, \$35. For complete dislocation of the shoulder, \$50; elbow, \$50; wrist, \$50; hip, \$90; knee, \$60; two or more bones of foot (not toes), \$50; ankle, \$50; two or more toes, \$15; two or more fingers, \$15. For complete fracture of the skull, both tables, \$150; lower jaw, \$35; collar bone, \$50; pelvis, \$100; thigh, \$135; leg (tibia and fibula), \$90; knee cap, \$75; arm, between elbow and shoulder, \$57; two or more ribs, \$35; foot (two or more bones—not toes), \$55; hand (two or more bones—not fingers), \$50; two or more toes, \$25; two or more fingers, \$25; scapula, \$75.

SECTION 12. SICKNESS INDEMNITIES—CONFINING SICKNESS.—At the rate of fifty dollars per month for loss of time (not exceeding eight months) resulting from sickness not venereal in cause and not a chronic sickness contracted prior to the date of this policy, for the number of consecutive days that the insured is totally disabled and necessarily and continuously confined within the house, and therein regularly visited, at least once a week, by a legally qualified physician, by reason of sickness that is contracted and begins after this policy has been in force for fifteen days from date of issue, provided, however, that no period of disability of less than seven consecutive days shall be covered.

SECTION 13. NON-CONFINING SICKNESS.—Or, at the rate of one-half the benefit provided for such confining sickness, for a period not exceeding two months, if during convalescence immediately following such confinement or by reason of any non-confining sickness, beginning after said fifteen days, the insured shall be wholly and continuously disabled from performing every duty pertaining to his occupation, and require a similar attendance of such physician provided, the maximum period for which indemnity shall be paid for any one sickness shall not exceed eight months, and provided that no period of non-confining sickness of less than seven consecutive days shall be covered, and that the first week if partly confining and partly non-confining shall be covered at non-confining rates.

SECTION 14. BLINDNESS, PARALYSIS, PERMANENT DISABILITY.—If such sickness results within one year in paralysis, insanity, or other permanent total disability, and such condition continues for one year after said period of eight months of total disability, and proof is then made that the insured is, because of such disability, permanently unable to engage in any gainful occupation, the Company will pay in addition to other benefits for such sickness, one-fourth of the principal sum.

SECTION 15. CARBUNCLES, BOILS AND FELONS.—Disability caused by carbuncles, boils or felons shall be considered as sickness and covered accordingly, except that full benefits will be paid regardless of house confinement.

SECTION 16. ARBITRATION.—It is agreed by the Company that if any dispute shall arise as to the amount due upon any claim under this policy, at the request of the insured the same shall be submitted to three disinterested arbitrators, to be chosen as follows: One by the Company, one by the insured, and the other to be mutually agreed upon.

SECTION 17. IDENTIFICATION AND REGISTRATION.—An identification badge will be furnished the insured; if he shall, by reason of injury or sickness during the time this policy is in force, be physically unable to communicate with friends, the Company will, upon receipt of a telegram or other message giving this policy number, immediately transmit to the relatives or friends of the insured any information respecting him, and will defray all expenses necessary to put the insured in communication with and in care of friends, providing such expense shall not exceed the sum of fifty dollars (\$50).

SECTION 18. SURGEON'S FEES, HOSPITAL BENEFITS.—If "such injuries" or such sickness within ninety days of the accident or beginning of sickness necessitates a surgical operation named in the "Schedule of Operations" endorsed hereon, the Company will pay in addition to other benefits and as a surgeon's fee a pro rata portion of the amount set opposite such operation; not more than one amount (the larger) being payable for any one disability. If "such injuries" or such sickness necessitates the removal of the insured to a hospital within ninety days of the accident or beginning of sickness, if no claim be made for surgeon's fee, the Company will pay during his confinement therein for not more than three months, a sum per month equal to one-half the single monthly indemnity, in addition to the monthly indemnity otherwise provided.

FOR STANDARD PROVISIONS, SEE PAGE 11.

ADDITIONAL PROVISIONS.

(a) The copy of application hereto attached or hereon endorsed is hereby made a part of this contract. No provision of the charter or by-laws of the Company not included herein shall avoid the policy or be used in evidence in any legal proceeding thereunder. The insured may at any time release the Company from any and all liability then existing or thereafter accruing to the beneficiary. The falsity of any representation in the application for this policy materially affecting either the acceptance of the risk or the hazard assumed hereunder, or made with intent to deceive, shall bar all right to recovery under this policy. The acceptance of any renewal premium shall be optional with the Company.

(b) If on any date to which insurance has been paid the policy has not been renewed, insurance shall cease without notice and the policy shall lapse, and neither the sending to the insured by the Company or by any person of a lapse notice or a notice of a subsequent premium due, nor the acceptance by the Company of payment for insurance for a subsequent period, shall constitute a waiver of such lapse or a renewal of the insurance for the lapsed period. The payment of a past due premium shall not carry the insurance beyond the first day of the next quarter. The sending of lapse or other notices is a courtesy, not a requirement.

(c) The insured shall not be entitled to indemnity for two disabilities at one and the same time, resulting respectively from sickness and accident. Failure to comply with

all the terms, conditions and provisions of this policy shall bar the right to recovery for any claim made hereunder.

(d) This policy does not cover loss of any kind resulting wholly or in part, directly or indirectly, from riding in or on, or being in or on, or attempting to get in or out of a balloon or any aerial machine or conveyance, or from the use of intoxicating liquors or narcotics, or death or injuries sustained by the insured while insane, suicide or attempted suicide or self-destruction (sane or insane), violation of law by the insured, or death or injuries sustained or sickness contracted in military or naval service in time of war, or death or injuries sustained or sickness contracted outside the United States, Canada or Europe. "United States" does not in this connection include Alaska or any insular possessions, and "Europe" includes the continent and British Isles only. This policy does not cover death, or other specific loss, resulting wholly or in part, directly or indirectly, from disease or bodily infirmity or disability where the regular attendance of a physician is not required during disability and indemnity will not be allowed outside the period comprised between the first and last visits of the physician.

In witness whereof, the Equitable Accident Company has caused this policy to be signed by its president and secretary, and countersigned by its policy writer at Boston, Mass., this first day of November, 1914.

INDUSTRIAL DEPARTMENT.

POLICY FORM—"TEACO."

PRINCIPAL SUM, \$1000. MONTHLY ACCIDENT INDEMNITY, \$60.
MONTHLY PREMIUM, \$1.50. MONTHLY SICKNESS INDEMNITY, \$50.

The Equitable Accident Company, Home Office, 161 Devonshire Street, Boston, Mass., in consideration of the representations contained in the application for this policy, a copy of which is endorsed hereon, and the payment of a premium of \$1.50, hereby insures John Doe (hereinafter called the insured), occupation bookkeeper, with duties as described in the application, under classification AA, subject to all conditions and limitations hereinafter contained, from 12 o'clock noon standard time at the place where the insured resides on the day this policy is dated until twelve o'clock noon such standard time of the first day of February, 1915, and upon the payment of a premium of \$1.50 per month, payable in advance on or before 12 o'clock noon of the first day of the month, for such further periods as may be mutually agreed upon and paid for, with indemnities as follows:

ACCIDENT INDEMNITIES.

SECTION 1. TOTAL LOSS OF TIME.—At the rate of sixty dollars per month, for loss of time, for a period of continuous disability (not exceeding five years), resulting solely from bodily injuries sustained through external, violent and accidental means (hereinafter called "such injuries"), which shall, from date of accident, independent of all other causes, immediately, wholly and continuously disable and prevent the insured from performing every duty pertaining to any occupation but which shall not cause the loss of one or both hands, feet or eyes.

SECTION 2. PARTIAL LOSS OF TIME.—Or, at the rate of 50 per cent. of the monthly benefit provided for total disability for a period not exceeding six consecutive months if "such injuries" shall not from date of the accident wholly disable the insured, but shall within thirty days thereafter wholly disable him, or shall from date of accident, or immediately following total disability, disable and prevent the insured from performing at least one-half of the important daily duties essential to his occupation, provided the maximum period for which indemnity shall be paid under all accident provisions shall not exceed sixty consecutive months.

SECTION 3. SPECIFIC TOTAL LOSSES.—Or, if any one of the following specific total losses shall result solely from "such injuries" within ninety days from date of accident in lieu of any other indemnity, for loss of life, or both hands by severance at or above the wrist, or both feet by severance at or above the ankle, or one hand and one foot by severance at or above the wrist and ankle, or entire sight of both eyes if irrecoverably lost, the principal sum; entire sight of one eye if irrecoverably lost, one-third the principal sum; entire sight of one eye if irrecoverably lost and one foot by severance at or above the ankle, or entire sight of one eye if irrecoverably lost and one hand by severance at or above the wrist, the principal sum; either hand by severance at or above the wrist, or either foot by severance at or above the ankle, one-half the principal sum, provided, however, that if prior to the accident the insured shall have lost or had only the impaired use of either hand, foot or eye, the loss of the other shall be held to be the loss of one member only. If "such injuries" result in any of the above-named specific total losses and also in total or partial disability the Company shall not be liable for the disability, except as set forth in Section 7, nor shall it in any event be liable for more than one of the specific total losses.

SECTION 4. DOUBLE INDEMNITY.—Or, at the rate of double the sum that would, under

the terms of this policy, be otherwise payable if "such injuries" are sustained by the insured while riding as a passenger in or on any railway passenger car provided for the exclusive use of passengers, and propelled by steam, cable, compressed air or electricity, and not attached to any freight, coal or logging train; or while riding as a passenger on board a steam vessel licensed for the regular transportation of passengers, provided "such injuries" shall be caused directly by or in consequence of the wrecking of such car or vessel; by a stroke of lightning; by the burning of any building in which the insured may be burned by fire or suffocated by smoke, but this shall not apply to or cover the insured while acting as a volunteer or paid fireman; by a cyclone or tornado causing the destruction of a building while the insured is therein.

SECTION 5. SPECIAL DEATH INDEMNITY.—If sunstroke, freezing, septicaemia, caused by "such injuries," hydrophobia, or the involuntary or unconscious inhalation of gas or other poisonous vapor shall result in the death of the insured within ninety days from date of exposure or infection, the limit of the Company's liability shall be one-half the principal sum of this policy, and the Company shall not be liable under any other provision of this policy for death caused by or contributed to, directly or indirectly, by sunstroke, freezing, septicaemia, hydrophobia, gas or other poisonous vapors.

SECTION 6. SURGEON'S FEES.—If "such injuries" are sustained by the insured and are not serious enough to entitle him to indemnity, but do require immediate medical or surgical treatment, the Company will reimburse him for the amount expended on account of such treatment not exceeding \$10 for any one injury.

SECTION 7. SPECIAL MONTHLY INDEMNITY.—If "such injuries" shall not result in death, but shall, within ninety days from date of accident, result independently and exclusively of all other causes, in the loss by complete severance at or above the wrists or ankles of both hands or both feet or one hand and one foot, the Company will pay the insured, in addition to the amount specified in Section 3 for such loss, at the rate of one-half of the monthly accident indemnity for such a period as the insured shall be wholly disabled from engaging in any productive occupation, not to exceed five years from date of accident.

SECTION 8. BLOOD POISONING.—Disability resulting from blood poisoning (septicaemia), due solely to "such injuries," shall be covered by the accident provisions of this policy.

SECTION 9. TEN PER CENT. INCREASE.—The monthly indemnities payable under this policy shall be increased ten per cent, if premiums are paid annually or five per cent. if paid semi-annually in advance; but such addition shall never exceed ten per cent. of the original indemnities if premiums are paid annually or five per cent. if paid semi-annually.

SECTION 10. ONE HUNDRED PER CENT. ACCUMULATION.—Each consecutive monthly renewal of the policy shall add one per cent, to the benefits provided under Section 3 until such additions shall amount to one hundred per cent. and thenceforth so long as this policy is maintained in continuous force the amount payable under Section 3 will be the original indemnities plus the accumulations.

SECTION 11. IMMEDIATE CASH SETTLEMENTS.—The insured may elect to receive for "such injuries" the amount of indemnity hereinafter stated provided he receive such amount in place of other indemnities for total or partial disability. Such choice must be expressed in writing, addressed to the Company, within twenty days of the date of the occurrence of the injury, provided that not more than one amount shall be payable under this paragraph for injuries resulting from any one accident, and provided always, that the amounts specified herein shall be payable only in case the monthly accident indemnity is \$60; if such monthly indemnity is greater or less than \$60, then the amounts to be paid shall be increased or reduced proportionately.

SCHEDULE OF OPTIONAL CASH SETTLEMENTS.—For loss by severance of one or more fingers (at least one entire phalanx), \$50; one or more entire toes, \$50. For complete hernia, the immediate and direct result of the accident, \$35. For complete dislocation of the shoulder, \$50; elbow, \$50; wrist, \$50; hip, \$90; knee, \$60; two or more bones of foot (not toes), \$50; ankle, \$50; two or more toes, \$15; two or more fingers, \$15. For complete fracture of the skull, both tables, \$150; lower jaw, \$35; collar bone, \$50; pelvis, \$100; thigh, \$125; leg (tibia and fibula), \$90; knee cap, \$75; arm, between elbow and shoulder, \$75; two or more ribs, \$35; foot (two or more bones—not toes), \$55; hand (two or more bones—not fingers), \$50; two or more toes, \$25; two or more fingers, \$25; scapula, \$75.

SICKNESS INDEMNITIES.

SECTION 12. CONFINING SICKNESS.—At the rate of fifty dollars per month for loss of time (not exceeding eight months), resulting from sickness not venereal in cause, and not a chronic sickness contracted prior to the date of this policy, for the number of consecutive days that the insured is totally disabled and necessarily and continuously confined within the house, and therein regularly visited, at least once a week, by a legally qualified physician, by reason of sickness that is contracted and begins after this policy has been in force for thirty days from date of issue, provided, however, that no period of disability of less than seven days shall be covered.

SECTION 13. NON-CONFINING SICKNESS.—Or, at the rate of one-half the benefit provided for such confining-sickness, for a period not exceeding two months, if during convalescence immediately following such confinement, or by reason of any non-confining sickness, beginning after said thirty days, the insured shall be wholly and continuously disabled from performing every duty pertaining to his occupation, and require a similar attendance of such physician; provided, the maximum period for which indemnity shall be paid for any one sickness shall not exceed eight months, and provided that the first week of sickness which is partly confining and partly non-confining shall be covered at non-confining rates and that no disability of less than a week shall be covered.

SECTION 14. CARBUNCLES, BOILS AND FELONS.—Disability caused by carbuncles,

boils or felons shall be considered as sickness and covered accordingly, except that full benefits will be paid regardless of house confinement.

SECTION 15. **ARBITRATION.**—It is agreed by the Company that if any dispute shall arise as to the amount due upon any claim under this policy, at the request of the insured the same shall be submitted to three disinterested arbitrators, to be chosen as follows:—One by the Company, one by the insured, and the other to be mutually agreed upon.

SECTION 16. **IDENTIFICATION AND REGISTRATION.**—An identification badge will be furnished the insured; if he shall, by reason of injury or sickness during the time this policy is in force, be physically unable to communicate with friends, the Company will, upon receipt of a telegram or other message giving this policy number, immediately transmit to the relatives or friends of the insured any information respecting him, and will defray all expenses necessary to put the insured in communication with, and in care of, friends, providing such expense shall not exceed the sum of fifty dollars (\$50).

FOR STANDARD PROVISIONS, SEE PAGE 11.

ADDITIONAL PROVISIONS.

(a) The copy of application hereto attached or hereon endorsed is hereby made a part of this contract. No provision of the charter or by-laws of the Company not included herein shall avoid the policy or be used in evidence in any legal proceeding thereunder.

The insured may at any time release the Company from any and all liability then existing or thereafter accruing to the beneficiary. The falsity of any representation in the application for this policy materially affecting either the acceptance of the risk or the hazard assumed hereunder, or made with intent to deceive, shall bar all right to recovery under this policy. The acceptance of any renewal premium shall be optional with the Company.

(b) If on any date to which insurance has been paid the policy has not been renewed, insurance shall cease without notice and the policy shall lapse, and neither the sending to the insured by the Company or by any person of a lapse notice, or a notice of a subsequent premium due, nor the acceptance by the Company of payment for insurance for a subsequent period, shall constitute a waiver of such lapse or a renewal of the insurance for the lapsed period. The payment of a past due premium shall not carry the insurance beyond the first day of the next month. The sending of lapse or other notices is a courtesy, not a requirement.

(c) The insured shall not be entitled to indemnity for two disabilities at one and the same time, resulting respectively from sickness and accident. Failure to comply with all the terms, conditions and provisions of this policy shall bar the right to recovery for any claim made hereunder.

(d) This policy does not cover loss of any kind resulting wholly or in part, directly or indirectly, from riding in or on, or being in or on, or attempting to get in or out of a balloon or any aerial machine or conveyance, or from the use of intoxicating liquors or narcotics, injuries received by the insured while insane, suicide or attempted suicide or self-destruction (sane or insane), violation of law by the insured. This policy does not cover death, or other specific loss, resulting wholly or in part, directly or indirectly, from disease or bodily infirmity, disability where the attendance of a physician is not required during disability, and indemnity will not be allowed outside the period comprised between the first and last visits of the physician.

In witness whereof, the Equitable Accident Company has caused this policy to be signed by its president and secretary, and countersigned by its policy writer at Boston, Mass., this first day of January, 1915.

Federal Life Insurance Company.

CHICAGO, ILLINOIS

ISAAC MILLER HAMILTON, President.

CHAS. S. RANNELLS, Secretary.

The principal policies issued in the Accident and Health Department of the Federal Life Insurance Company are as follows: Federal's Income Policy, Peerless Protection Policy, Safety First Accident Policy, and Accumulative Accident Policy.

The Accumulative Accident Policy covers every injury caused by accident, and is issued from \$1,000 principal sum and \$5 weekly indemnity to \$10,000 principal sum and \$50 weekly indemnity, pays hospital benefits, double indemnity, and carries accumulation feature. Age limit 18 to 59. Premium Classes "AA" and "A," \$5 per \$1,000 with \$5 weekly indemnity. This policy is issued as a Combination Accident and Life Policy providing for \$250 of insurance against death in addition to the regular accident benefits of the policy. For a premium of \$10 in Classes "AA" and "A" this policy would pay \$250 for loss of life from any cause, \$1250 for death from ordinary accident, \$2,250 for death from travel accident or from burning building, \$1,000 for loss of both hands or feet, any two limbs, or sight of both eyes, \$500 for loss of one hand or one foot and \$5 per week for total loss of time.

The Safety First Accident Policy is written on all classes of risks, and provides indemnity for all kinds of accidents.

The Peerless Protection Policy is issued to Classes "AA," "A," "B," "C" and "D" and is a policy practically without restrictions, and provides indemnity for accident and illness, has double indemnity and accumulation features, and is especially attractive to business and professional men.

The Federal's Income Policy is issued to all classes of risks and provides indemnity for accident and illness. Copy of this policy appears below.

POLICY FORM—"FEDERAL'S INCOME."

PRINCIPAL SUM, \$450.

MONTHLY INDEMNITY, \$45.

MONTHLY PREMIUM, \$1.

POLICY FEE, \$3.

Federal Life Insurance Company, Chicago, Ill. (hereinafter called the Company), in consideration of the agreements and answers contained in the application herefor, a copy of which is endorsed hereon and made a part hereof, which agreements Insured undertakes to fulfill and each of which answers by the acceptance hereof he represents to be material and true, full and complete in every respect, the payment of the policy fee of \$3.00, the payment of the premium of one dollar on or before the first day of February, 1916, and the further payment of a like amount on or before twelve o'clock noon standard time at the place of residence of the Insured on the first day of each month thereafter, does hereby insure John Doe (hereinafter called the Insured), by occupation accountant, in Class AA of said Company and subject to the agreements, limitations, provisions and conditions of this policy and those endorsed hereon, promises to pay benefits as hereinafter set forth for loss resulting from accident or illness:

TOTAL ACCIDENT INDEMNITY.—(a) In the event that the Insured, while this policy is in force, shall sustain personal bodily injury, which is effected solely, directly and independently of all other causes through external, violent and purely accidental means and which injury causes at once total and continuous inability to engage in any and every kind of business, occupation or labor (suicide, sane or insane, or any attempt thereat, sane or insane, not included), the Company will pay to the Insured an accident indem-

nity of forty-five dollars per month or at that rate for any proportionate part of a month for the time of such total and continuous disability for a period not exceeding sixty consecutive months from the date of such accident.

SPECIFIC TOTAL LOSSES.—(b) If any one of the following specific total losses shall result solely from injuries described in paragraph (a), within ninety days from date of accident, the Company will pay, in lieu of any other indemnity: For loss of life, or both hands by severance at or above the wrist, or both feet by severance at or above the ankle, or one hand and one foot by severance at those places, or one hand or one foot by severance as above and irrecoverable loss of sight of one eye, or entire sight of both eyes, if irrecoverably lost, four hundred and fifty dollars, the principal sum; either hand by severance at or above the wrist, or either foot by severance at or above the ankle, one-half of the principal sum; entire sight of one eye, if irrecoverably lost, one-third principal sum.

In the event of a loss described in paragraph (b) no claim shall exist for compensation other than that specifically provided for therein, and in no event shall the Company be liable under paragraph (b) for more than one of the losses named therein. The Company shall not be liable for indemnity under this policy in excess of the average monthly earnings of the Insured, except as provided in paragraph (b).

PARTIAL ACCIDENT INDEMNITY.—(c) Or if injury as described in paragraph (a) shall not at once totally and continuously disable the Insured, but shall within thirty days thereafter totally disable him, or if injury as above described, shall, either at once after the injury or at once after a period of total disability, prevent the Insured from performing one or more of his important daily duties, the Company will pay as indemnity for partial loss of time and for a period not exceeding six consecutive months, one-half of said accident indemnity; provided, however, that the combined period for which indemnity is payable under paragraphs (a) and (c) shall not exceed a period of sixty consecutive months from the date of the accident.

DOUBLE INDEMNITIES.—(d) If injury as described in paragraph (a) is sustained by the Insured while riding (1) as a passenger within the enclosed part of any railway passenger car provided for the exclusive use of passengers, and propelled by steam, cable, compressed air or electricity; or (2) as a passenger on board a steam vessel licensed for the regular transportation of passengers, and such injury in each case shall be due directly to and received in consequence of the wrecking of such car or vessel and shall not have been received when getting on or off or being on the steps thereof, then the Company will pay double the indemnity otherwise payable as above.

SICKNESS INDEMNITIES—FOR CONFINING PERIOD.—(e) The Company will pay indemnity at the rate of forty-five dollars per month, not exceeding six (6) consecutive months, for each whole day after the first seven, that the Insured is actually, necessarily and continuously confined within the house by any bodily sickness or disease, not hereinafter excepted, or for which other indemnity is not specified, and therein professionally visited by a licensed physician at least once each consecutive week, if such confinement is caused solely and exclusively by an illness that is contracted and begins after this policy has been in continuous force thirty (30) days.

FOR NON-CONFINING PERIOD OF TOTAL DISABILITY.—(f) The Company will pay indemnity at one-half the rate specified in paragraph (e), not exceeding one month, for total loss of time following a confining period after the first seven days as provided in paragraph (e) above, that Insured is totally and continuously disabled and prevented from performing every duty pertaining to his business or occupation and is continuously under the professional care and treatment of a licensed physician, although not necessarily confined within the house, if such total disability is caused solely and exclusively by an illness that is contracted and begins after this policy has been in continuous force thirty (30) days, provided the combined periods for which indemnity will be paid for any one sickness shall not exceed six (6) consecutive months.

TEN PER CENT INCREASES.—(g) Monthly benefits or proportionate parts thereof payable under this policy will be increased ten per cent on any claim accruing hereunder, if the premiums hereon are paid annually in advance; if such premiums are paid semi-annually in advance, then such benefits will be increased five per cent, provided the injury or illness for which indemnity is claimed occurs or begins subsequent to such payment and within the twelve or six months for which the premiums have been so paid in advance.

SIXTY PER CENT ACCUMULATION PRINCIPAL SUM.—(h) For each period of one year that this policy shall have been continuously in force the indemnity under paragraph (b) will be increased ten per cent but the sum of all such accumulations shall not exceed sixty per cent.

CLASSED AS ILLNESS.—(i) Abscesses, boils, carbuncles, infected wounds, felons, blood-poisoning, septicaemia, pyaemia, tetanus or lockjaw, contact with either poisonous or infectious substances, freezing, hydrophobia and sunstroke are hereby considered, classed and defined as illness, the origin and cause thereof notwithstanding, and for any loss or disability resulting therefrom, which solely and exclusively prevents the Insured from performing each and every duty pertaining to his occupation, business or labor, the Company will pay indemnity at the rate of dollars per month, not exceeding six (6) consecutive months, provided such illness is contracted and begins after this policy has been in continuous force thirty (30) days.

INDEMNITY IN SPECIAL CASES.—(j) In the event of injury, fatal or non-fatal, sickness, loss of limb or sight or disability resulting wholly or in part, directly or indirectly, from intoxicants or the use of a narcotic or narcotics, balloon ascension or aerial navigation; gas, poison, vapor or anaesthetic, voluntarily or involuntarily, consciously or unconsciously, accidentally or otherwise taken, administered, absorbed or inhaled; injuries, fatal or otherwise, of which there shall be no visible mark on the body (drowning excepted); injuries, fatal or otherwise, received while violating the law, then and in all such cases referred to in this paragraph, the limit of the Company's liability shall be one-

fifth of the amount that would otherwise be payable under this policy, anything to the contrary herein notwithstanding.

Should the Insured, while unemployed, sustain accidental injuries as provided in paragraph (a) then the Company will pay indemnity only as provided in said paragraph (a).

Should the Insured, while unemployed, contract illness which begins after this policy has been in continuous force sixty (60) days, then the Company will pay indemnity only at the rate specified in paragraph (e) for a period not exceeding one month for each whole day, after the first seven, Insured is actually confined to his bed and continuously under the professional care and treatment of a licensed physician.

In the event of disability, due to either accident or illness, resulting wholly or in part, directly or indirectly, from any chronic disease or infirmity, from tuberculosis, cancer, rheumatism, paralysis, apoplexy, orchitis, neuritis, locomotor ataxia, lumbago, lame back, strains of the back or muscular tissues, sciatica, vaccination, Bright's disease, dementia, insanity, neurasthenia, surgical operations not necessitated solely by injury covered under this policy, and made within ninety days from date of accident, then and in all such cases referred to in this paragraph the limit of time for which indemnity shall be payable for loss resulting from any of the causes aforesaid, shall be not to exceed one month, in the manner and at the rate which otherwise would be payable under this policy, anything to the contrary herein notwithstanding.

No recovery shall be had on account of disability from illness for any period of time for which the Insured is entitled to indemnity on account of a bodily injury.

CONDITIONS NOT COVERED.—1. Venereal diseases or disease or condition not common to both sexes are not covered by this policy, and no indemnity is payable for any loss resulting directly or indirectly, wholly or in part, from such disease or diseases.

2. Hernia and rupture are risks not covered by this policy.

3. This Company will not be liable for any injuries intentionally inflicted by the Insured, or any other person (assaults for the purpose of robbery or burglary excepted) whether fatal or non-fatal, nor for suicide, sane or insane, or any attempt thereat, sane or insane.

4. This policy does not cover injuries received or illness contracted while in military or naval service in time of war, nor any injuries received or illness contracted as the result of war.

5. Fraud or concealment in obtaining this policy or any attempt by like means to obtain indemnity shall render this policy absolutely null and void and forfeit all rights hereunder of the party perpetrating such fraud or concealment.

REINSTATEMENT.—(k) This policy shall terminate and cease to be in force if the premium is not paid in full as and when required by the terms thereof and the Company will not be liable for any injury or accident occurring or for any illness beginning while any premium or part thereof is past due and unpaid. The acceptance of any renewal premium shall be optional with the Company; provided that if this policy shall terminate by reason of the non-payment of any premium on or before its due date, it will be reinstated automatically if the premium in full is paid to and accepted by the Company or its duly authorized agent, within ten days after such due date, such reinstatement to take effect at the time such past due premium is paid and accepted. If a premium is paid when more than ten days in arrears the Insured must furnish a health certificate on the Company's printed form and when such certificate is approved and premium accepted by the Company the policy will be reinstated from the date of such acceptance. The acceptance of an over-due premium or premiums shall not constitute a waiver of the requirement that all renewal premiums shall be paid in advance, as specified in this contract.

GENERAL PROVISIONS

1. This insurance begins and ends at twelve o'clock noon, said standard time.

2. This policy, provided the first monthly payment has been made to the Company or its duly authorized agent, shall take effect at noon, standard time, of the place of residence of Insured, of the date hereof, and shall continue in force only so long as the premiums required hereon are paid on or before twelve o'clock noon, said standard time, on the first day of each month in advance to the Company at its Home Office in Chicago, Illinois, or to the person designated in writing by the Company to receive them, without notice.

3. Indemnity will not accrue hereunder in excess of the time the Insured is, by reason of injury or illness, under professional care and regular attendance of a legally qualified physician or surgeon.

4. If the Insured is disabled by injury or illness more than thirty days, he or his representative shall furnish the Company every thirty days, or as near thereto as may be reasonably possible, with a report in writing from his attending physician or surgeon, fully stating the condition of the Insured and the probable duration of disability.

5. No provision of the charter or by-laws of this Company shall be used in defense of any claim arising under this policy.

6. The Insured may at any time release the Company from any and all liability thereon existing or thereafter accruing to the beneficiary.

7. Strict compliance on the part of the Insured and beneficiary with all the terms and provisions of this policy is a condition precedent to recovery hereunder and any failure in this respect will forfeit to the Company all rights to any indemnity.

FOR STANDARD PROVISIONS SEE PAGE 11

In witness whereof, the said Company has caused this policy to be signed by its President and Secretary, but the same shall not be effective until properly dated and countersigned by duly commissioned authority of the Company.

Dated this first day of January, 1916.

IDENTIFICATION.—Upon receipt of an annual premium under this policy the Company will issue and transmit to the Insured a certificate of identification wherein it is agreed that if the Insured, by reason of injury or illness, is physically unable to communicate with friends, the Company, upon receipt of a telegram or other message giving the number of the certificate (which is carried by the Insured in a leather Identification Card Case which the Company provides for the purpose), will immediately transmit to his relatives or friends any information respecting him and will defray all expenses, not exceeding \$25, to put the Insured in the care of friends.

NOTICE.—Premiums are due on the first day of each month, in advance, and must be so paid either at the Home Office of the Company, or to such person as may be designated by the Company in writing to receive them. Payments made to any other person shall not be binding on the Company.

In case of death by accident or disability by accident or illness, written notice thereof containing particulars should be given immediately to the Company at its Home Office in Chicago or to its duly authorized agent. Give policy number when writing the Company.

The Fidelity and Casualty Company

92 LIBERTY STREET, NEW YORK.

ROBERT J. HILLAS, President.
FRANK E. LAW, Vice-President.
THEODORE E. GATY, Secretary.

GEORGE W. ALLEN, Assistant Secretary.
CLAUDE E. SCATTERGOOD, Assistant Secretary.
CHARLES L. NEWMILLER, Assistant Secretary.
WALTER MCK. HILLAS, Assistant Secretary.

The Fidelity and Casualty Company issues a variety of policy forms insuring applicants against accidents and sickness. All grades of risks are insured. The principal policies issued are the Life Indemnity Accident, Life Indemnity Disability, Full Life Indemnity Disability and Special Life Indemnity Accident.

PREMIUMS.—Annual premiums for the best grade of risks are as follows: The \$10,000 Combination Accident only policy, \$25; the \$10,000 Combination Disability policy, \$60, ages eighteen to fifty inclusive, \$70, ages fifty-one to sixty, inclusive; the \$10,000 Full Life Disability, \$85, ages eighteen to fifty, inclusive; \$95, ages fifty-one to sixty, inclusive; the \$10,000 Special Life Indemnity Accident, \$45. Larger or smaller amounts at proportionate rates.

AGE LIMIT.—For accident policies sixty-five years and for disability policies sixty years.

MAXIMUM INDEMNITY.—For injuries to the assured—death \$100,000, weekly \$500.

POLICY FORM—"SPECIAL LIFE INDEMNITY ACCIDENT."

PRINCIPAL SUM, \$5000-\$10,000. WEEKLY INDEMNITY, \$25-\$50. ANNUAL PREMIUM, \$45.

THE INSURING CLAUSE.—The Fidelity and Casualty Company of New York (herein called the company)

Does hereby insure the person (herein called the assured or insured) named in statement A of the copy of the application against bodily injury sustained during the term of one year from noon, standard time, of the day that this policy is dated, through accidental means (excluding suicide, sane or insane, or any attempt thereat, sane or insane), and resulting directly, independently and exclusively of all other causes, in (a) total disability that immediately (as respects the injury) and continuously prevents the assured from performing each and every duty pertaining to his occupation, (b) partial disability that immediately (as respects the injury or as respects preceding total disability) and continuously prevents the assured from performing work essential to the duties of his occupation, (c) specific injury (specified in the schedule of injuries set forth hereon) sustained within ninety days from the date of the accident, or at any time while the assured suffers total disability as the direct result of the bodily injury causing the specific injury, (d) death: Subject to all the provisions and limitations hereinafter contained.

INDEMNITIES

ARTICLE 1. TOTAL DISABILITY.—If the assured suffers total disability, the company will pay the assured so long as he lives and suffers said disability twenty-five dollars a week.

ARTICLE 2. PARTIAL DISABILITY.—If the assured suffers partial disability the company will pay for a period not exceeding twenty-six consecutive weeks, as follows: Eighteen dollars and seventy-five cents a week for that portion of the said period throughout which the assured suffers total disability for three-quarters of his business time; twelve dollars and fifty-cents a week for that portion of the said period throughout which the assured is wholly disabled from performing any important duty pertaining to his occupation; six dollars and twenty-five cents a week for that portion of the said period during which the assured is not entitled to a benefit under either of the preceding sections of this article, and throughout which his efficiency is impaired for performing the work pertaining to his occupation. But no recovery may be had under more than one of the preceding sections for any one portion of the period of twenty-six weeks.

ARTICLE 3. DEATH.—If the assured suffers total disability, and if, during the period of said disability, the assured suffers death as the direct result of the bodily injury causing the said disability; or, if within ninety days from the date of the accident, irrespective of disability, the assured suffers death as the direct result of a bodily injury: the company will pay the beneficiary five thousand dollars, and in addition twenty-five dollars a week for that part of the period between the date of the accident and the date of death for which no weekly indemnity has been paid.

ARTICLE 4. OPTIONAL INDEMNITY FOR INJURIES.—If the assured sustains a specific injury he may elect to receive either any indemnity to which he may be entitled under Articles 1 and 2 or the amount of indemnity set opposite the said injury in the schedule of injuries set forth hereon. In addition to the payment of any indemnity that the assured may be entitled to and may elect to receive hereunder, the company will pay the assured twenty-five dollars a week for the period between the date of the accident and the date that the assured sustains the specific injury. If a claim is made for an injury defined in section 2 of the said schedule, written notice of the assured's election must be given to the company at its home office in New York City within twenty days from the date that the assured suffers the said injury.

ARTICLE 5. DOUBLE INDEMNITIES.—The amounts payable for total disability, partial disability, specific injuries, and death shall be doubled, if the bodily injury is sustained by the assured (1) while in a passenger elevator (excluding elevators in mines); (2) while in or on a public conveyance (including the platform, steps, and running-board thereof) provided by a common carrier for passenger service; (3) while in or on a private conveyance (excluding bicycles, motorcycles, and saddle-horses); (4) in consequence of the burning of a building while the assured is therein; (5) in consequence of being struck by lightning; (6) in consequence of the collapse of the outer walls of a building while the assured is therein; (7) in consequence of the explosion, collapse, or rupture of a steam-boiler; (8) in consequence of a hurricane or tornado.

ARTICLE 6. FREEZING, HYDROPHOBIA, ASPHYXIATION.—Any one of the following namely, freezing, hydrophobia, asphyxiation—suffered through accidental means (excluding suicide, sane or insane, or any attempt thereat, sane or insane), shall be deemed a bodily injury within the meaning of this policy.

ARTICLE 7. BLOOD-POISONING.—Blood-poisoning resulting directly from a bodily injury shall be deemed to be included in the said term, bodily injury.

ARTICLE 8. HOSPITAL CHARGES.—If a bodily injury, for which indemnity is payable under this policy, is suffered by the assured, and if on account of said bodily injury, and within ninety days from the date of the accident, the assured is removed to a hospital or sanatorium, the company, provided that no claim is made under article 9, will pay the assured (in addition to the indemnity payable for said bodily injury) for the period, not exceeding ten weeks, during which the assured is necessarily confined in the said hospital or sanatorium, on account of the said bodily injury, the amount expended by him weekly on account of the hospital or sanatorium charges, not exceeding twelve dollars and fifty cents a week.

ARTICLE 9. SURGEON'S FEES.—If a bodily injury, for which indemnity is payable under this policy, is suffered by the assured, and if on account of said bodily injury, and within ninety days from the date of the accident, the assured undergoes a surgical operation named in the schedule of operations set forth hereon, the company will pay the assured, in addition to the indemnity payable for said bodily injury, the sum set opposite such operation in said schedule; provided that if the assured undergoes more than one such surgical operation on account of bodily injuries resulting from one accident, he must elect for which operation payment shall be made; and not more than one of the said amounts so named shall be payable for bodily injuries resulting from one accident, nor shall any amount be payable on account of a surgical operation required by a bodily condition that existed prior to the date of the policy.

ARTICLE 10. SURGEON'S FEES FOR NON-DISABLING INJURIES.—Or, if the assured suffers a bodily injury that does not disable him or entitle him to any indemnity under this policy, but on account of said bodily injury he receives immediate treatment by a legally qualified physician or surgeon, the company will reimburse the assured for the cost thereof, upon satisfactory proof from the attending physician or surgeon, not exceeding twenty-five dollars.

ARTICLE 11. IDENTIFICATION.—The company makes a complete registry of its clients in the accident and health departments. Upon receipt of the premium for this policy it will issue and transmit to the assured a certificate of identification wherein it is agreed that if the assured by reason of injury or illness is physically unable to communicate with friends, the company, upon receipt of a telegram or other message giving the number of the certificate (which is carried by the assured in a leather identification card case which the company provides for the purpose), will immediately transmit to his relatives or friends any information respecting him and will defray all expenses (not exceeding the sum of one hundred dollars) necessary to put the assured in the care of friends.

FOR STANDARD PROVISIONS SEE PAGE 11

SPECIAL PROVISIONS

ARTICLE 12. No recovery shall be had under more than one article of this policy on account of bodily injuries the result of one accident, except as provided in articles 2, 3, 8, and 9. Not more than one of the amounts specified in the schedule of injuries set forth hereon will be paid for injuries the result of one accident. Any failure to comply with the provisions of this policy shall render invalid any claim under this policy.

ARTICLE 13. No assignment of interest under this policy shall bind the company unless the written consent of the company is endorsed hereon by the president, a vice-president, the secretary, or one of the assistant secretaries of the company. Neither notice given to nor the knowledge of any agent or any other person, whether received

or acquired before or after the date of this policy, shall be held to waive any of the terms or provisions or statements of this policy, or to preclude the company from asserting any defense under said terms, provisions, and statements, unless set forth in an endorsement added hereto and signed by one of the said officers.

ARTICLE 14. The terms, bodily injury, specific injury, total disability, partial disability, and death, are defined in the insuring clause, and as so defined shall be understood wherever used in this policy.

ARTICLE 15. This policy does not cover any bodily injury, fatal or non-fatal, sustained by the assured while participating in, or in consequence of having participated in, aeronautics.

ARTICLE 16. This policy is issued in consideration of the premium charged therefor and of the statements made in the application, a copy of which is endorsed upon and is hereby made a part of this contract. The falsity of any statement in the application for this policy materially affecting either the acceptance of the risk or the hazard assumed hereunder, or made with intent to deceive shall bar all right to recovery under this policy. No provision of the charter or by-laws of the company not included herein shall avoid the policy or be used in evidence in any legal proceeding hereunder.

ARTICLE 17. The assured's occupation is

ARTICLE 18. The duties of the assured's occupation are fully described as follows:..

ARTICLE 19. The assured's occupation is classed by the company as

ARTICLE 20. The premium for the term of this policy is

ARTICLE 21. This policy is dated the first day of January, 1914, at noon, standard time, at the place of the assured's address set forth in the copy of the application.

In witness whereof, the company has caused this policy to be signed by its president and its secretary; but the policy shall not be binding upon the company until countersigned by a duly authorized representative of the company.

SCHEDULE OF OPERATIONS.—Amputation of foot, hand, or forearm, \$25; leg, at or below knee, \$50; arm above elbow, \$50; thigh, \$100; fingers, one or more entire, \$10; toes, one or more entire, \$25. Reduction of dislocation of shoulder, elbow, hip, knee, or ankle, \$25; wrist or jaw, \$15; fingers, one or more, \$10. Excision of shoulder-, hip-, or knee-joint, \$100; elbow-, wrist-, or ankle-joint, \$50. Laparotomy (opening of the abdominal cavity for an operation on any organ contained therein), \$100. Incision for—synovitis (inflammation of the lining membrane of a joint), \$25. Injection of—anti-tetanic serum into frontal lobe of brain, \$100. Sequestrotomy (removal of dead bone), \$35. Reduction of fracture of—nose, lower jaw, collar bone, or shoulder blade, \$25; breast bone, \$10; rib or ribs, \$10; upper arm, \$35; forearm, one or both bones, \$25; wrist or hand, \$15; fingers, one or more, \$10; pelvis or sacrum, any of the bones of, \$50; coccyx, \$10; thigh \$75; knee cap, \$50; leg bones, one or both, \$50; foot, two or more bones not toes, \$15; toes, one or more, \$10. Gunshot wounds—removal of shot or bullet, \$25. Skull trephining for fracture, \$100. Suturing wounds, \$5.

SCHEDULE OF INJURIES

SECTION 1.—Dismemberment by actual separation at or above the wrist joints or ankle joints of both hands or both feet, \$5000; one hand and one foot, \$5000; one hand, \$2500; one foot, \$2500; one hand and the irrecoverable total loss of the sight of one eye, \$5000; one foot and the irrecoverable total loss of the sight of one eye, \$5000. Dismemberment by actual separation at or above the knee-joint or elbow-joint of one arm, \$3750; one leg, \$3750. Irrecoverable total loss of the sight of both eyes, \$5000; one eye, \$2500.

SECTION 2.—Dismemberment of fingers, one or more entire, \$160; toes, one or more entire, \$200. Complete dislocation of shoulder, \$60; elbow, \$100; wrist, \$120; hip, \$300; knee, \$160; foot, two or more bones not toes, \$160; ankle, \$160; toes, two or more, \$60; fingers, two or more, \$60. Complete fracture of skull, both tables, \$320; lower jaw, \$80; collar bone, \$160; pelvis, \$240; thigh shaft, \$300; leg, tibia and fibula, \$200; knee cap, \$200; upper arm, humerus, \$160; forearm, both ulna and radius, \$160; forearm, either ulna or radius, \$80; ribs, two or more, \$100; foot, two or more bones not toes, \$120; hand, two or more bones not fingers, \$120; toes, two or more, \$100; fingers two or more, \$100.

POLICY FORM—"FULL LIFE—INDEMNITY DISABILITY."

PRINCIPAL SUM, \$5000-\$10,000. WEEKLY INDEMNITY, \$25-\$50.

ANNUAL PREMIUM, \$85.

THE INSURING CLAUSE.—The Fidelity and Casualty Company of New York (herein called the Company)

Does hereby insure the person (herein called the assured or insured) named in Statement A of the copy of the application against (1) bodily injury sustained during the term of one year from noon, standard time, of the day that this policy is dated, through accidental means (excluding suicide, sane or insane, or any attempt thereat, sane or insane), and resulting directly, independently and exclusively of all other causes, in (a) total disability that immediately (as respects the injury) and continuously prevents the assured from performing each and every duty pertaining to his occupation, (b) partial disability that immediately (as respects the injury or as respects preceding total disability) and continuously prevents the assured from performing work essential to the duties of his occupation, (c) specific injury (specified in the schedule of injuries set forth hereon) sustained within ninety days from the date of the accident, or at any time while the assured suffers total disability as the direct result of the bodily injury causing the specific injury, (d) death; (2) illness or sickness which is contracted by the insured during the term of three hundred and fifty days from noon, standard time, of the fifteenth day after the day that this policy

is dated, and for which the assured is treated by a legally qualified physician other than the assured, and which necessarily results in (a) confining disability that necessitates the assured's remaining in the house for a period beginning during the said term and totally prevents the assured throughout the period of said confinement from performing each and every duty pertaining to his occupation; (b) non-confining disability that immediately and continuously follows a period of confining disability and results from the illness causing the said confining disability and totally prevents the assured (but not necessarily to the extent of confining him in the house) from performing each and every duty pertaining to his occupation: Subject to all the provisions and limitations hereinafter contained.

ARTICLE 1. ILLNESS INDEMNITIES. CONFINING DISABILITY.—If the assured suffers confining disability, the company will pay the assured so long as he lives and suffers said disability, twenty-five dollars a week.

ARTICLE 2. SECTION 1. NON-CONFINING DISABILITY.—If the assured suffers non-confining disability after a period of confining disability of not less than seven consecutive days, the company will pay the assured so long as he lives and continuously suffers non-confining disability, twenty-five dollars a week.

SECTION 2. Or if the assured suffers non-confining disability after a period of confining disability of less than seven consecutive days, the company will pay the assured as follows: for the part of said non-confining disability, if any, within fifty-two weeks from the beginning of the preceding confining disability, twelve dollars and fifty cents a week, and after the said fifty two weeks so long as the assured lives and continuously suffers non-confining disability, six dollars and twenty-five cents a week.

ARTICLE 3. ACCIDENT INDEMNITIES. TOTAL DISABILITY.—If the assured suffers total disability, the company will pay the assured so long as he lives and suffers said disability twenty-five dollars a week.

ARTICLE 4. PARTIAL DISABILITY.—If the assured suffers partial disability the company will pay for a period not exceeding twenty-six consecutive weeks, as follows: eighteen dollars and seventy-five cents a week for that portion of the said period throughout which the assured suffers total disability for three-quarters of his business time; twelve dollars and fifty cents a week for that portion of the said period throughout which the assured is wholly disabled from performing any important duty pertaining to his occupation; six dollars and twenty-five cents a week for that portion of the said period during which the assured is not entitled to a benefit under either of the preceding sections of this article, and throughout which his efficiency is impaired for performing the work pertaining to his occupation. But no recovery may be had under more than one of the preceding sections for any one portion of the period of twenty six weeks.

ARTICLE 5. DEATH.—If the assured suffers total disability, and if, during the period of said disability, the assured suffers death as the direct result of the bodily injury causing the said disability; or, if within ninety days from the date of the accident, irrespective of disability, the assured suffers death as the direct result of a bodily injury: the company will pay the beneficiary five thousand dollars, and in addition twenty-five dollars a week for that part of the period between the date of the accident and the date of death for which no weekly indemnity has been paid.

ARTICLE 6. OPTIONAL INDEMNITY FOR INJURIES.—If the assured sustains a specific injury he may elect to receive either any indemnity to which he may be entitled under Articles 3 and 4 or the amount of indemnity set opposite the said injury in the schedule of injuries set forth hereon. In addition to the payment of any indemnity that the assured may be entitled to and may elect to receive hereunder, the company will pay the assured twenty-five dollars a week for the period between the date of the accident and the date that the assured sustains the specific injury. If a claim is made for an injury defined in Section 2 of the said schedule, written notice of the assured's election must be given to the company at its home office in New York City within twenty days from the date that the assured suffers the said injury.

ARTICLE 7. DOUBLE INDEMNITIES.—The amounts payable for total disability, partial disability, specific injuries, and death shall be doubled, if the bodily injury is sustained by the assured (1) while in a passenger elevator (excluding elevators in mines); (2) while in or on a public conveyance (including the platform, steps, and running-board thereof) provided by a common carrier for passenger service; (3) while in or on a private conveyance (excluding bicycles, motorcycles, and saddle-horses); (4) in consequence of the burning of a building while the assured is therein; (5) in consequence of being struck by lightning; (6) in consequence of the collapse of the outer walls of a building while the assured is therein; (7) in consequence of the explosion, collapse, or rupture of a steam-boiler; (8) in consequence of a hurricane or tornado.

ARTICLE 8. FREEZING, HYDROPHOBIA, ASPHYXIATION.—Any one of the following, namely,—freezing, hydrophobia, asphyxiation—suffered through accidental means (excluding suicide, sane or insane, or any attempt thereat, sane or insane) shall be deemed a bodily injury within the meaning of this policy.

ARTICLE 9. BLOOD-POISONING.—Blood-poisoning resulting directly from a bodily injury shall be deemed to be included in the said term, bodily injury.

ARTICLE 10. ACCIDENT OR ILLNESS INDEMNITIES. HOSPITAL CHARGES.—If a bodily injury or an illness, for which indemnity is payable under this policy, is suffered by the assured, and if on account of said bodily injury or illness, and within ninety days from the date of the accident or contraction of illness, the assured is removed to a hospital or sanatorium, the company, provided that no claim is made under Article 11, will pay the assured (in addition to the indemnity payable for said bodily injury or illness) for the period, not exceeding ten weeks, during which the assured is necessarily confined in the said hospital or sanatorium, on account of the said bodily injury or illness, the amount expended by him weekly on account of the hospital or sanatorium charges, not exceeding twelve dollars and fifty cents a week.

ARTICLE 11. SURGEON'S FEES.—If a bodily injury or an illness, for which indemnity is payable under this policy, is suffered by the assured, and if on account of said bodily injury or illness, and within ninety days from the date of the accident or contraction of illness, the assured undergoes a surgical operation named in the schedule of operations set forth hereon, the company will pay the assured, in addition to the indemnity payable for said bodily injury or illness, the sum set opposite such operation in said schedule; provided that if the assured undergoes more than one such surgical operation on account of one illness, or on account of bodily injuries resulting from one accident, he must elect for which operation payment shall be made; and not more than one of the said amounts so named shall be payable for one illness or for bodily injuries resulting from one accident, nor shall any amount be payable on account of a surgical operation required by a bodily condition that existed prior to the date of the policy.

ARTICLE 12. SURGEON'S FEES FOR NON-DISABLING INJURIES OR ILLNESS.—Or, if the assured suffers a bodily injury or an illness that does not disable him or entitle him to any indemnity under this policy, but on account of said bodily injury or illness he receives immediate treatment by a legally qualified physician or surgeon, the company will reimburse the assured for the cost thereof, upon satisfactory proof from the attending physician or surgeon, not exceeding twenty-five dollars.

ARTICLE 13. OPTIONAL INDEMNITY FOR BLINDNESS OR PARALYSIS FROM ILLNESS.—If any illness contracted by the assured during the term specified in part 2 of the insuring cause results during the said term in the irrecoverable total loss of the sight of both eyes, or in permanent paralysis whereby the assured during the said term irrecoverably loses the entire use of both hands, or both feet, or of one hand and one foot; and if the assured, on account of the said loss of sight or one of the said losses resulting from permanent paralysis,—(1) is permanently unable to engage in any work or occupation for wages or profit, the assured may elect to receive for the period that the assured survives the said loss of sight or one of the said losses resulting from permanent paralysis, not exceeding fifty-two weeks, twenty-five dollars a week in lieu of all other indemnity under this policy except the additional amount specified in the next section and any surgeon's fees and hospital charges to which he may be entitled; and (2) if the assured survives, for the period of one year, the said loss of sight or one of the said losses resulting from permanent paralysis; and at the end of the said period of one year is declared by medical authority satisfactory to the company to have irrecoverably and totally lost the sight of both eyes or the entire use of both hands or both feet or one hand and one foot, and to be permanently unable to engage in any work or occupation for wages or profit by reason of the said loss of sight or one of the said losses resulting from permanent paralysis, the weekly indemnity for the fifty-second week of the said disability shall be increased by the sum of twelve hundred dollars.

ARTICLE 14. IDENTIFICATION.—The company makes a complete registry of its clients in the accident and health departments. Upon receipt of the premium for this policy it will issue and transmit to the assured a certificate of identification wherein it is agreed that if the assured by reason of injury or illness is physically unable to communicate with friends, the company, upon receipt of a telegram or other message giving the number of the certificate (which is carried by the assured in a leather identification card case which the company provides for the purpose), will immediately transmit to his relatives or friends any information respecting him and will defray all expenses (not exceeding the sum of one hundred dollars) necessary to put the assured in the care of friends.

FOR STANDARD PROVISIONS SEE PAGE 11

SPECIAL PROVISIONS

ARTICLE 15. No recovery shall be had under more than one article of this policy on account of bodily injuries the result of one accident nor on account of one illness, except as provided in Articles 2, 4, 5, 10 and 11. No recovery shall be had on account of disability from illness for any period of time for which the assured is entitled to weekly indemnity on account of a bodily injury. Not more than one of the amounts specified in the schedule of injuries set forth hereon will be paid for injuries the result of one accident. Any failure to comply with the provisions of this policy shall render invalid any claim under this policy.

ARTICLE 16. No assignment of interest under this policy shall bind the company unless the written consent of the company is endorsed hereon by the president, a vice-president, the secretary, or one of the assistant secretaries of the company. Neither notice given to nor the knowledge of any agent or any other person, whether received or acquired before or after the date of this policy, shall be held to waive any of the terms or provisions or statements of this policy, or to preclude the company from asserting any defense under said terms, provisions and statements, unless set forth in an endorsement added hereto and signed by one of the said officers.

ARTICLE 17. The terms, illness or sickness, bodily injury, specific injury, total disability, partial disability, confining disability, non-confining disability, and death, are defined in the insuring clause, and as so defined shall be understood wherever used in this policy.

ARTICLE 18. This policy does not cover—(1) any illness contracted or suffered while the assured is engaged in military or naval service in time of war; (2) women; (3) any illness contracted or suffered outside the limits of the United States, Canada, and Europe, or in Alaska or the insular possessions of the United States; (4) any bodily injury, fatal or non-fatal, sustained by the assured while participating in, or in consequence of having participated in, aeronautics.

ARTICLE 19. This policy is issued in consideration of the premium charged therefor and of the statements made in the application, a copy of which is endorsed upon and is hereby made a part of this contract. The falsity of any statement in the application for this policy materially affecting either the acceptance of the risk or the hazard assumed

hereunder, or made with intent to deceive shall bar all right to recovery under this policy. No provision of the charter or by-laws of the company not included herein shall avoid the policy or be used in evidence in any legal proceeding hereunder.

ARTICLE 20. The assured's occupation is

ARTICLE 21. The duties of the assured's occupation are fully described as follows:....

ARTICLE 22. The assured's occupation is classed by the company as

ARTICLE 23. The premium for the term of this policy isdollars (\$.....).

ARTICLE 24. This policy is dated the first day of January, 1914, at noon, standard time at the place of the assured's address set forth in the copy of the application.

In witness whereof, the company has caused this policy to be signed by its president and its secretary; but the policy shall not be binding upon the company until countersigned by a duly authorized representative of the company.

SCHEDULE OF INJURIES

SECTION 1.—Dismemberment by actual separation at or above the wrist joints or ankle joints of both hands or both feet \$5000; one hand and one foot, \$5000; one hand, \$2500; one foot, \$2500; one hand and the irrecoverable total loss of the sight of one eye, \$5000; one foot and the irrecoverable total loss of the sight of one eye \$5000. Dismemberment by actual separation at or above the knee-joint or elbow-joint of one arm, \$3750; one leg, \$3750. Irrecoverable total loss of the sight of both eyes, \$5000; one eye, \$2500.

SECTION 2. Dismemberment of fingers, one or more entire, \$160; toes, one or more entire, \$200. Complete dislocation of shoulder, \$60; elbow, \$100; wrist \$120; hip, \$300; knee, \$160; foot, two or more bones not toes, \$160; ankle, \$160; toes, two or more, \$60; fingers, two or more, \$60. Complete fracture of skull, both tables, \$320; lower jaw, \$80; collar bone, \$160; pelvis, \$240; thigh shaft, \$300; leg, tibia and fibula, \$200; knee cap, \$200; upper arm, humerus, \$160; forearm, both ulna and radius, \$160; forearm, either ulna or radius, \$80; ribs two or more, \$100; foot, two or more bones not toes, \$120; hand, two or more bones not fingers, \$120; toes, two or more, \$100; fingers, two or more, \$100.

SCHEDULE OF OPERATIONS. SECTION 1. Opening the abdominal cavity (laparotomy) for appendicitis or any operation on any organ, (tapping excluded), \$100. Fixation or removal of kidney, \$100. Tapping of abdomen or bladder, \$25. Rectal operations, excision or ligation of hemorrhoids (internal or external), \$25; operation for prolapsed rectum, \$25; operation for fistula in ano, \$25; excision of rectal polypus, \$25; excision of or colostomy for malignant rectal growth, \$100. Any cutting operation on bladder, (excluding tapping), \$100. Ligation of artery for aneurism, \$50. Ligation or excision of varicose veins, \$25. Acupressure, ligation, or excision for varicocele, \$25. Bronchotomy, thyrotomy, laryngotomy, laryngo-tracheotomy, or tracheotomy, \$50. Esophagotomy, \$100. Incision of abscess, boil, felon, or carbuncle, \$5. Minor operation on eye, ear, nose or throat, \$10. Removal of growing toe nail, \$10. Incision and curetting cystic tumor of tendon sheath, \$15. Incision or excision of hydrocele sac, or tapping same, \$25. Extirpation of benign tumor, \$15; malignant tumor, \$50. Sequestrotomy (removal of dead bone), \$35. Skull trephining, \$100. Curetting for bone ulcer, \$15. Operation for mastoiditis, \$50. Incision for synovitis (inflammation of the lining membrane of a joint), \$25. Injection of anti-tetanic serum into frontal lobe of brain, \$100.

SECTION 2.—Amputation of foot, hand, or forearm, \$25; leg, at or below knee, \$50; arm above elbow, \$50; thigh, \$100; fingers one or more entire \$10; toes, one or more, entire, \$25. Reduction of dislocation of shoulder, elbow, hip, knee, or ankle, \$25; wrist or jaw, \$15; fingers, one or more, \$10. Excision of shoulder-, hip-, or knee-joint, \$100; elbow-, wrist-, or ankle-joint, \$50. Reduction of fracture of nose, lower jaw, collar bone, or shoulder blade, \$25; breast bone, \$10; rib or ribs, \$10; upper arm, \$35; forearm, one or both bones, \$25; wrist or hand, \$15; fingers one or more \$10; pelvis or sacrum, any of the bones of \$50; coccyx, \$10; thigh, \$75; knee cap, \$50; leg bones, one or both, \$50; foot, two or more bones not toes, \$15; toes, one or more, \$10. Removal of shot or bullet. \$25. Suturing wounds, \$5.

Fidelity and Deposit Company of Maryland

BALTIMORE, MD.

Commenced Business 1890

EDWIN WARFIELD, President.

ROBERT S. HART, Secretary.

The Fidelity and Deposit Company issues policy forms in its accident and health department with annual premiums per \$5000 principal sum, Select, as follows: "Universal Accident," annual premium, \$25; "Universal Disability," annual premium, \$60; "Ordinary Accident," annual premium, \$20; "General Sickness," annual premium, \$35.

The "Universal Disability" policy calls for an increase in premium of \$2 per \$1000 when insured reaches age 51. The "General Sickness" policy requires an increase of \$2 for each \$5 weekly indemnity at age 50 and an additional \$1 increase at age 55.

The "Ordinary" accident policy provides indemnities for death and disability or dismemberment for 200 weeks. The "General Sickness" contract provides weekly indemnities for confining illness not exceeding 26 weeks, and one-half weekly indemnity for non-confining illness not exceeding eight weeks. The company's liability in no event to exceed 26 weeks in any policy year.

POLICY FORM—"UNIVERSAL ACCIDENT."

PRINCIPAL SUM, \$5000-\$10,000.

WEEKLY INDEMNITY, \$25.

ANNUAL PREMIUM, \$25.

Fidelity and Deposit Company of Maryland, Home Office, Baltimore, Md. (herein called the company), in consideration of the agreements and statements in "The Copy of Application" set forth hereon, which statements the insured makes and warrants to be true by the acceptance of this policy, and which are made a part hereof, and of the annual premium of twenty-five dollars, does hereby insure, subject to all the provisions and conditions herein contained or endorsed hereon, Henry Stevens (herein called the insured) of Baltimore, Md., and whose occupation is accountant, for the period of twelve months, from twelve o'clock noon (Standard time) of the twentieth day of January, 1912, against disability or death, as herein defined, resulting directly, independently and exclusively of any and all other causes from bodily injury effected solely through accidental means (suicide, or any attempt thereat, sane or insane, not included) as specified in the following Schedules:

PART I.—Principal sum, first year, five thousand (\$5000) dollars; weekly accident indemnity, twenty-five (\$25) dollars.

SCHEDULE OF INDEMNITIES

SINGLE INDEMNITY.—Death, dismemberment or loss of sight. If such bodily injury shall from the date of the accident, independently and exclusively of all other causes directly, continuously and totally disable and prevent the insured from performing any and every kind of duty pertaining to his occupation, and if, during the period of such continuous and total disability, and within two hundred weeks from date of accident, such bodily injury shall be the sole and direct cause of any one of the losses enumerated in this part, the company will pay the sum specified opposite such loss and in addition thereto an indemnity as specified in Part I for the period of such continuous and total,

disability between the date of the accident and the date of such loss. Or, if within ninety days from the date of the accident, irrespective of total disability, such bodily injury shall be the sole and direct cause of any one of the losses enumerated in this part, the company will pay the sum specified opposite such loss.

SPECIFIC INDEMNITIES.—For loss of life, or both hands by severance at or above the wrist, or both feet by severance at or above the ankle, or one hand and one foot by severance at or above the wrist or ankle, or entire sight of both eyes, if irrecoverably lost, or entire sight of one eye, if irrecoverably lost, and one foot by severance at or above the ankle, or entire sight of one eye, if irrecoverably lost, and one hand by severance at or above the wrist, the principal sum; either leg by severance at or above the knee, or either arm by severance at or above the elbow, three-fifths the principal sum; either hand by severance at or above the wrist, or either foot by severance at or above the ankle, or entire sight of one eye, if irrecoverably lost, one-half the principal sum.

PART II. SINGLE INDEMNITY—TOTAL AND PARTIAL DISABILITY.

TOTAL LOSS OF TIME.—Or, if such injury shall not result in any of the losses enumerated in Part I, but shall directly, immediately, wholly and continuously disable and prevent the insured from attending to any and every kind of duty pertaining to his occupation, the company will pay him, while so disabled, the weekly indemnity as specified in Part I.

PARTIAL LOSS OF TIME.—Or, for a period, not exceeding twenty-six consecutive weeks, during which the insured shall, by reason of such injury, be immediately and continuously disabled and prevented from performing fully work essential to the duty or duties pertaining to his regular occupation, or for like disability not exceeding twenty-six weeks immediately following totally disability and not extending beyond the limit thereof the company will pay him one-half the weekly indemnity as specified in Part I.

PART III. DOUBLE INDEMNITY.—Or, if such bodily injury is sustained by means as aforesaid (1) while the insured is a passenger in or on a public conveyance (including the platform, steps or running board thereof) provided by a common carrier for passenger service, or, (2) while a passenger and within a passenger elevator (elevators in mines, excepted), or (3) if such injury is caused by the burning of a building while the insured is therein, or (4) if caused by a stroke of lightning, or (5) if caused by the collapse of the outer walls of a building while the insured is therein,—then the amount to be paid shall be double the sum that would otherwise be payable as provided in Parts I or II or V or VII hereof.

PART IV. SPECIAL INDEMNITY.—Freezing, hydrophobia or asphyxiation caused solely by accidental means (suicide, or any attempt thereat, sane or insane, not included) shall be considered as covered by this policy. Blood-poisoning resulting directly from an accidental bodily injury shall be deemed to be included in the said term bodily injury.

PART V. ACCUMULATIVE PROVISION.—Each consecutive full year's renewal of this policy, if the premium be paid annually in advance, will increase the respective sums specified in Part I by ten per cent.; if paid other than annually in advance, by five per cent., until in either case, according as premium may be paid, fifty per cent. is thus added to the original principal sum. Thereafter, so long as the policy is in force, the insurance will be for the said principal sum plus the accumulations. This provision shall not apply to increase the weekly indemnity under this or any other section of the policy.

PART VI. WEEKLY INDEMNITY ACCUMULATIONS.—If the insured sustains a bodily injury and is totally disabled as set forth in paragraph I of Part II of this policy, and is so totally and continuously disabled for a period exceeding ten consecutive weeks, the weekly indemnity to which he may be entitled as specified in Part I of this policy will be increased as follows: Commencing with the eleventh week twenty per cent, and twenty per cent every ten weeks thereafter of continuous and total disability, until such increase has reached one hundred per cent, of the original weekly indemnity as specified in Part I; provided, that no claim is made under Part III of this policy and that no claim shall be in excess of the original principal sum unless the insured is entitled to a specific indemnity as provided in Part I of this policy.

PART VII. SURGICAL OPERATION FEES.—If a bodily injury, for which indemnity is payable under this policy, is suffered by the insured, and if on account of said bodily injury, and within ninety days from the date of the accident, the insured undergoes a surgical operation named in the "Schedule of Operations" set forth hereon, the company will pay the insured (in addition to the indemnity payable for said bodily injury) the sum set opposite such operation in said schedule; provided, that not more than one of the said amounts so named shall be payable for bodily injuries resulting from one accident.

PART VIII. OPTIONAL INDEMNITY.—If the insured shall sustain bodily injury received as set forth in this policy and named in the "Schedule of Injuries" endorsed hereon, he may elect, subject to all the terms and provisions hereof, to receive the amount of indemnity specified opposite such injury in lieu of all other indemnity for either total or partial disability, except as provided in Part VII, provided he shall signify his choice in writing, addressed to the company at Baltimore, within two weeks from the date of accident. No claim for more than one of the indemnities in said schedule, the result of any one accident, shall be valid.

PART IX. HOSPITAL INDEMNITY.—If a bodily injury, for which indemnity is payable under this policy, is suffered by the insured, and if on account of said bodily injury, and within ninety days from the date of the accident, the insured is removed to a regularly incorporated hospital, the company, provided that no claim is made under Part VII, will pay the insured (in addition to the indemnity payable for said bodily injury) for the period, not exceeding ten weeks, during which the insured is necessarily confined in the said hospital, the amount expended by him weekly on account of the hospital charges, not exceeding one-half the weekly indemnity as specified in Part I.

PART X. MEDICAL ATTENDANCE INDEMNITY.—Or, if such injury shall not result in either disability or death, but shall require immediate medical or surgical treatment by a physician or surgeon, the company will reimburse the insured for the cost thereof not to exceed the weekly indemnity as specified in Part I, provided the physician's or surgeon's receipt and affidavit on the company's blank is furnished the company within thirty days from the date of the accident.

PART IX. CERTIFICATE OF IDENTIFICATION AND REGISTRATION.—In consideration of the receipt at the home office of the premium for this policy, the Fidelity and Deposit Company of Maryland has placed the insured's name on the registration list. If the insured shall, by reason of injury during the time this policy is in force, be physically unable to communicate with friends, the company will, upon receipt of a telegram or other message giving this policy number, immediately transmit to the relatives or friends of the insured any information respecting him, and will defray all expenses necessary to put the insured in communication with, and in care of friends, not exceeding the sum of twenty dollars (\$20) for each \$1,000 of principal sum mentioned in this policy.

SCHEDULE OF INJURIES.—(Optional Indemnities—see Part VIII.) The amounts stated in the following "Schedule of Injuries" are payable under this policy if issued for five thousand dollars principal sum, proportionate amounts being payable if the policy is issued for a larger or smaller principal sum: Ordinary accidents, Part I. For loss of one or more fingers (at least one entire phalanx), \$150; one or more entire toes, \$200. For complete hernia, caused solely and directly by accidental injury, \$70. For complete dislocation, viz.: of the shoulder, \$100; elbow, \$100; wrist, \$125; hip \$300; knee, \$150; any bones of foot, \$150; ankle, \$150; two or more toes, \$50; two or more fingers, \$50. For the complete fracture of bones, viz.: of the skull, both tables, \$325; lower jaw, \$75; clavicle (collar bone), \$150; pelvis, \$250; thigh, \$300; leg, \$200; patella (knee cap), \$200; arm between elbow and shoulder, \$300; forearm between the wrist and elbow, \$150; two or more ribs, \$100; foot, \$125; hand, \$125; two or more toes, \$100; two or more fingers, \$100. Travel, etc., accidents, Part III, double the above amounts.

GENERAL PROVISIONS

(1) This policy, with a copy of "The Application" therefor signed by the insured and any rider or endorsements bearing the signature of the president, a vice-president or the secretary of the company, and endorsed hereon, or attached hereto, constitutes the entire contract of insurance except as the same may be effected by any table of rates or classification of risks filed by the company with the insurance department of the state wherein this policy was issued, and effective at the time of such issuance or delivery.

(2) No statement made by the insured, not incorporated in or endorsed on this policy issued to the applicant, shall void the policy, or be used in evidence, and no provision of the charter, constitution or by-laws shall be used in defense of any claim under this policy unless such provision is incorporated in full in this policy; but this requirement shall not be deemed to apply to the table of rates or manual of classification of risks filed by this company with the state official having supervision of insurance companies in the state wherein this policy was issued prior to the date of the occurrence of the injury for which indemnity is claimed.

(3) If the insured is injured, fatally or otherwise, after having changed his occupation to one classified by the company as more hazardous than that herein stated, or while he is doing any act or thing pertaining to any occupation so classified (except ordinary duties about his residence or while engaged in recreation) the company's liability shall be only for such proportion of the principal sum or other indemnity under this policy as the premium paid by him would have purchased at the rates, but within the limits fixed by the company for such increased hazard, according to its rates and classification of risks filed, prior to the occurrence of the injury for which indemnity is claimed, with the state official having supervision of insurance companies in the state where the insured resides at the time this policy was issued.

(4) If a past due premium shall be accepted on this policy by the company or by branch office or by a duly authorized agent of the company in the city, town or county in which the insured shall reside, or by the duly authorized agent of the company who accepted the last premium on the policy, if so authorized at the time of the acceptance of the past due premium, such acceptance shall reinstate the policy in full as to disability resulting from accidental bodily injuries thereafter sustained.

(5) Written notice, with full particulars and the full name and address of the insured of an accident on account of which a claim may be made under this policy, must be given to the company at its home office in Baltimore, Maryland, or to one of its duly authorized agents in the city, town or county in which the insured shall reside at the time giving of such notice, within thirty days from the date of the accident, provided that in the event of accidental death immediate notice must be given, unless such notices as herein specified may be shown not to have been reasonably possible.

(6) Payment of any claim hereunder will be made immediately upon receipt at the home office of the company of due and satisfactory proofs of claim. No action-at-law or in equity shall be begun before sixty days nor after two years from the date when the final proof of claim is filed with the company.

(7) Proof of claim in writing must be furnished to the company at its home office, Baltimore, Maryland, in case of claim for loss of time within ninety days after the termination of the period of disability for which the company is liable, and in case of claims for loss of life, limb, limbs, or sight, within ninety days after the occurrence of such loss.

(8) The company may cancel this policy at any time by written notice delivered to the insured or mailed to him at his last address as shown by the records of the company and the tender of the company's check for the unearned portion of the premium, but

such cancellation shall be without prejudice to any claim arising on account of disability commencing prior to the date on which cancellation takes effect.

(9) The company shall, in case of injury, disability or death, have the right and opportunity to examine the person of the insured when and as often as is required, and shall also have the right and opportunity to make an autopsy in case of death, where not forbidden by statute.

(10) The consent of the beneficiary shall not be requisite to a surrender, alteration or assignment of this policy, nor to a change of beneficiary.

(11) Indemnity for loss of life of the insured, or disability indemnity accrued and not paid the insured prior to death, shall be paid to the beneficiary, if surviving; otherwise, to the executors, administrators, or assigns, of the insured. Claims for disability indemnity of less than three months' duration shall be payable at termination of disability only; claims in excess thereof shall be payable at the end of each three months of continuous disability, due and satisfactory proofs, as aforesaid, being required before each payment.

(12) This policy covers accidental bodily injuries only when sustained by a male person over eighteen and under sixty-five years of age, and while not engaged in military or naval service in time of war, aviation or ballooning.

(13) Compliance with all of the terms and conditions of this policy shall be a condition precedent to the recovery of any claim hereunder. No agent has authority to alter this policy or to waive any of its conditions. Notice to or from any agent, or knowledge acquired by him shall not be held to effect a change or waiver of this policy, or any condition thereof. All death claims under this policy shall be subject to proof of insurable interest, and no assignment of, or change in this policy, or waiver of any of its conditions, shall be valid unless agreed to in writing by the president, vice-president, or secretary of the company and endorsed hereon.

In witness whereof, the Fidelity and Deposit Company of Maryland has caused this policy to be signed by its president and secretary, and countersigned by its duly authorized representative.

SCHEDULE OF OPERATIONS.—(Indemnity for surgical operations—see Part VII) The amounts stated in the following "Schedule of Operations" are payable under this policy if issued for five thousand dollars principal sum, proportionate amounts being payable if the policy is issued for a larger or smaller principal sum. Amputation of foot, hand or forearm, \$25; leg or arm, \$50; thigh, \$100; finger or fingers, \$10. Dislocations, reduction of shoulder, elbow, hip, knee or ankle, \$25; wrist or lower jaw, \$15; thumb or fingers (two or more), \$10; Excision of shoulder, hip or knee joint, \$100; elbow, wrist or ankle joint, \$25; toe or toes, \$25. Fractures, reductions, nose, lower jaw, collar bone or shoulder blade, \$25; breast bone, \$10; rib or ribs, \$10; upper arm, \$35; forearm (one or both bones), \$25; wrist or hand, \$15; fingers (two or more), \$10; any of the bones of the pelvis or sacrum, \$50; coccyx, \$10; thigh, \$75; knee cap or legbones (one or both), \$50; bones of foot, \$15; toe or toes, \$10. Gunshot wounds—treatment not necessitating amputation or laparotomy, \$25. Hernia (abdominal)—any cutting operation for the radical cure of the reducible, irreducible or strangulated form, \$100. Hydrophobia—Pasteur treatment, \$50. Laparotomy (opening of the abdominal cavity for an operation on any organ contained therein, or for traumatic peritonitis, or exploratory incision), \$100. Necrosis (death of bone)—sequestromy (removal of dead bone), \$35. Skull trephining for fracture or other cause, \$100. Synovitis (inflammation of the lining membrane of joint), incision, \$25. Lockjaw—injection of anti-tetanic serum into frontal lobe of brain, \$100; into spinal canal, \$50. Wounds of scalp or other parts.—suturing, \$5

COPY OF APPLICATION endorsed on policy.

POLICY FORM—"UNIVERSAL DISABILITY"

PRINCIPAL SUM, \$5000—\$10,000. WEEKLY INDEMNITY, \$25.

ANNUAL PREMIUM, \$60.

This form is the same as the foregoing, with the health feature added, except where the phraseology conflicts with the health provisions and in the following clauses:

PART VII. OPTIONAL INDEMNITY.—If the insured shall sustain bodily injury received as set forth in this policy and named in the "Schedule of Injuries" endorsed hereon he may elect, subject to all the terms and provisions hereof, to receive the amount of indemnity specified opposite such injury in lieu of all other indemnity for either total or partial disability, except as provided in Part XIII, provided he shall signify his choice in writing, addressed to the company at Baltimore, within two weeks from the date of accident. No claim for more than one of the indemnities in said schedule, the result of any one accident, shall be valid.

PART VIII.—See Part X preceding contract.

PART IX.—See Part XI preceding contract.

SCHEDULE OF INDEMNITIES—SICKNESS.

PART X. WEEKLY INDEMNITY—TOTAL DISABILITY.

HOUSE CONFINEMENT.—If any sickness contracted by the insured, during the term of this policy or any renewal hereof, and not hereinafter excepted, necessarily confines the insured in the house for a period beginning during the said term, and prevents the

insured throughout the period of such confinement from performing any and every kind of duty pertaining to his occupation, the company will pay the insured for the period of such confinement, not exceeding fifty-two consecutive weeks, the weekly indemnity as specified in Part I.

DISABILITY FOLLOWING HOUSE CONFINEMENT.—If the insured shall be confined in the house and disabled within the terms of the preceding paragraph, and if continuously thereafter the sickness causing the said confinement in the house totally disables and prevents the insured from performing any and every kind of duty pertaining to his occupation (but not necessarily to the extent of confining him in the house), the company will pay the insured for the period of said disability, if any, following said confinement in the house and within fifty-two weeks from the beginning of the said confinement, one-half the weekly indemnity as specified in Part I.

PART XI. PARALYSIS FROM SICKNESS.—If any sickness contracted by the insured during and under the terms of this policy, and not hereinafter excepted, results during the said term in permanent paralysis whereby the insured during the said term irrecoverably loses the entire use of both hands, or both feet, or one hand and one foot, and if the insured on account of one of the said losses resulting from permanent paralysis—(1) is permanently unable to engage in any work or occupation for wages or profit; and (2) survives, for the period of one year, one of the said losses resulting from permanent paralysis; and (3) at the end of the said period of one year is declared by medical authority satisfactory to the company to have irrecoverably lost entire use of both hands or both feet, or one hand and one foot, and to be permanently unable to engage in any work or occupation for wages or profit by reason of one of the said losses resulting from permanent paralysis; the insured may elect to receive, in lieu of all other indemnity under this policy except surgeon's fee or hospital charges to which he may be entitled, one-half the original principal sum.

ACCIDENT OR SICKNESS INDEMNITY.

PART XII. HOSPITAL INDEMNITY.—If a bodily injury or sickness for which indemnity is payable under this policy, is suffered by the insured, and if on account of said bodily injury or sickness, and within ninety days from the date of the accident or inception of sickness, the insured is removed to a regularly incorporated hospital, the company, provided that no claim is made under Part XIII, will pay the insured (in addition to the indemnity payable for the said bodily injury or sickness) for the period, not exceeding ten weeks during which the insured is necessarily confined in the said hospital, the amount expended by him weekly on account of the hospital charges, not exceeding on half the weekly indemnity as specified in Part I.

PART XIII. SURGICAL OPERATION FEES.—If a bodily injury or a sickness, for which indemnity is payable under this policy, is suffered by the insured, and if on account of said bodily injury or sickness, and within ninety days from the date of the accident or inception of sickness, the insured undergoes a surgical operation named in the "Schedule of Operations" set forth hereon, the company will pay the insured (in addition to the indemnity payable for said bodily injury or sickness) the sum set opposite such operation in said schedule; provided that not more than one of the said amounts so named shall be payable for one sickness or for bodily injuries resulting from one accident.

SCHEDULE OF OPERATIONS.—(Indemnity for surgical operations—see Part XIII.) The amounts stated in the following "Schedule of Operations" are payable under this policy if issued for five thousand dollars principal sum, proportionate amounts being payable if the policy is issued for a larger or smaller principal sum: Abscess or boil (one or more)—incision, \$5. Amputation of foot, hand or forearm, \$25; leg or arm, \$50; thigh, \$100; finger or fingers, \$10. Aneurism (tumor of artery)—ligation, \$50. Appendicitis, \$100. Bone abscess—trephining, \$25. Bronchotomy, thyrotomy laryngotomy, laryngotracheotomy or tracheotomy, \$50. Carbuncle (one or more)—incision and treatment, \$25. Caries (bone ulcer) curetting, \$15. Dislocations, reduction of shoulder, elbow, hip, knee or ankle, \$25; wrist or lower jaw, \$15; thumb or fingers (two or more), \$10. Excision of shoulder, hip or knee joint, \$100; elbow, wrist or ankle joint, \$50; toe or toes, \$25. Eye, ear nose or throat—any cutting operations, \$10. Felon—incision, \$5. Fractures reduction of nose, lower jaw, collar bone or shoulder blade, \$25; breast bone, \$10; rib or ribs, \$10; upper arm, \$35; forearm (one or both bones), \$25; wrist or hand \$15; fingers (two or more), \$10; any of the bones of the pelvis or sacrum, \$50; coccyx, \$10; thigh, \$75; knee cap or leg bones (one or both), \$50; bones of foot, \$15; toe or toes, \$10. Ganglion (cystic tumor of tendon sheath)—incision and curetting, \$15. Gunshot wounds—treatment not necessitating amputation or laparotomy, \$25. Hernia (abdominal)—any cutting operation for the radical cure of the reducible, irreducible or strangulated form, \$100. Hydrocele—tapping—incision or excision of sac, \$25. Hydrophobia—Pasteur treatment, \$50. Ingrowing toenail—removal, \$10. Intestinal obstruction (see laparotomy). Kidney—fixation or removal, \$100. Laparotomy (opening of the abdominal cavity for an operation on any organ contained therein, or for traumatic peritonitis, or exploratory incision), \$100. Lithotomy (operation for removal of stone in bladder), any cutting, \$100. Lockjaw—injection of anti-tetanic serum into trontal lobe of brain, \$100; into spinal canal, \$50. Mastoiditis—operations for, \$50. Necrosis (death of bone)—sequestrotomy (removal of dead bone), \$35. Oesophogotomy for stricture or other cause, \$100. Peritonitis (see laparotomy). Paracentesis—tapping of abdomen, \$25; bladder, \$25; ear drum, \$15. Rectum—operation for hemorrhoids (external or internal) excision or ligation, \$25; prolapsed—operation for, \$25; fistula in ano—incision, \$25; polypus—extirpation \$25; malignant stricture—excision or colostomy, \$100. Skull trephining for fracture or other cause, \$100. Synovitis (inflammation of the lining membrane of a joint) incision, \$25. Tumors—extirpation from any part of the body: benign, \$15; malignant, \$50. Varicose veins—ligation or excision, \$25. Varicocele—acupressure—ligation or excision, \$25. Wounds of scalp or other parts—suturing, \$5.

POLICY FORM—"COMPETITIVE DISABILITY."

PRINCIPAL SUM, \$5000.

MONTHLY INDEMNITY, \$100.

ANNUAL PREMIUM, \$36.

Fidelity and Deposit Company of Maryland, Home Office, Baltimore, Md. (herein called the Company), in consideration of the representations and agreements contained in the application for this policy, a copy of which is endorsed hereon, and made a part hereof, and of the premium of thirty-six dollars, does hereby insure, subject to all the provisions, limitations and conditions herein contained or endorsed hereon, John Doe (herein called the Insured) of Baltimore, Md., by occupation a bookkeeper, for the period of twelve months from twelve o'clock noon (Standard time, at the place where the insured resides at the time this policy is issued), of the first day of January, 1915 (1) against loss or disability as herein defined, resulting from bodily injury, effected solely through external, violent and accidental means, independently and exclusively of disease, whether disease pre-exists or be afterward contracted, and all other causes, and (2) against disability from sickness, independent of injury, whether injury pre-exists or be afterward sustained, as herein defined, and contracted by the insured after thirty days from the date aforementioned, and as specified in the following Schedules:

PART 1.—Principal sum, first year, five thousand (\$5000) dollars; monthly accident or sickness indemnity, one hundred (\$100) dollars.

SCHEDULE OF INDEMNITIES—ACCIDENT.

SINGLE INDEMNITY.—(A) Death, dismemberment or loss of sight. If such bodily injury shall, immediately from date of accident, independently and exclusively of all other causes, directly, continuously and totally disable and prevent the insured from performing any and every kind of duty pertaining to his occupation, and if, during the period of such continuous and total disability, and within ninety days from date of accident, such bodily injury shall be the sole and direct cause of any one of the losses enumerated in this part, the Company will pay the sum specified opposite such loss in lieu of all other indemnities under this policy, except as may be provided in paragraph B of this part.

SPECIFIC INDEMNITIES.—For loss of life, or both hands by severance at or above the wrists, or both feet by severance at or above the ankles, or one hand and one foot by severance at or above the wrist and ankle, or entire sight of both eyes, if irrecoverably lost, the principal sum; either hand by severance at or above the wrist, or either foot by severance at or above the ankle, one-half the principal sum; entire sight of one eye, if irrecoverably lost, one-third the principal sum. Payment shall not be made for more than one loss enumerated in the above "Specific Indemnities."

(B) Or, if such bodily injury shall not result in death, but shall, immediately, wholly and continuously disable the insured and within ninety days from date of accident, result independently and exclusively of all other causes in the loss by complete severance at or above the wrists or ankles of both hands or both feet or one hand and one foot; or the entire and irrecoverable loss of the sight of both eyes, the company will pay the insured, in addition to the amount specified in the preceding paragraph for such loss, one-half the monthly indemnity during such period as the insured shall be wholly and continuously disabled and prevented from attending to any and every kind of duty pertaining to his occupation, but no indemnity shall be paid for a period exceeding twelve months from date of accident.

PART II. FIFTY PER CENT. ACCUMULATIONS IN PRINCIPAL SUM.—Each consecutive full year's renewal of this policy, if the premium be paid annually in advance, will increase the principal sum specified in Part I by ten per cent.; if paid other than annually in advance by five per cent., until in either case, according as premium may be paid, fifty per cent. is thus added to the original principal sum. Thereafter, so long as the policy is in force, the insurance will be for the said principal sum plus the accumulations. This provision shall not apply to increase the monthly indemnity under this or any other part of the policy.

PART III. TOTAL MONTHLY INDEMNITY.—Or, if such bodily injury shall not result in any of the losses enumerated in Part I, but shall directly, immediately, wholly and continuously disable and prevent the insured from attending to any and every kind of duty pertaining to his occupation, the Company will pay him, for a period not exceeding forty-eight consecutive months, the monthly indemnity specified in Part I.

PART IV. PARTIAL MONTHLY INDEMNITY.—Or, if such bodily injury shall not immediately, but shall, within thirty days after the date of accident, totally disable the insured; or, if such bodily injury shall, either immediately after the accident or immediately after a period of total disability, prevent the insured from performing one or more important daily duties pertaining to his occupation, the Company will pay him, for a period not exceeding six consecutive months, one-half the monthly indemnity specified in Part I; provided, however, that the combined periods for which indemnity is payable under Parts III and IV shall not exceed forty-eight consecutive months.

PART V. DOUBLE INDEMNITY.—Or, if such bodily injury is sustained by the insured while riding as a passenger within any railway passenger car provided for the exclusive use of passengers and propelled by steam, compressed air, cable, electricity, and not attached to any freight, coal or logging train; or, while riding as a passenger on board a steam vessel licensed for the regular transportation of passengers, and such bodily injury is due directly to or in consequence of the wrecking of such car or vessel; or, while riding as a passenger within a passenger elevator (elevators in mines excepted), then the amount to be paid shall be double the sum that would otherwise be payable as provided in Parts I or II or III or IV. Double indemnity as herein provided shall not be payable, however, for any injury, fatal or otherwise, sustained while getting in or out, on or off, or while being upon the step or steps, gang plank or other landing contrivance of any conveyance referred to in this part.

PART VI. SURGICAL TREATMENT.—Or, if such bodily injury shall not result in either disability or death, but shall require immediate medical or surgical treatment by a legally qualified physician or surgeon, the Company will reimburse the insured for the cost thereof, not to exceed a sum equal to seven days' indemnity. The Company must be given notice of injury within twenty days from date of accident and must be furnished with the physician's or surgeon's receipted bill.

PART VII. SUNSTROKE, FREEZING, HYDROPHOBIA.—Sunstroke due to the sun's rays, freezing, hydrophobia, caused solely by accidental means, shall be deemed a bodily injury within the meaning of this policy.

PART VIII. BLOOD POISONING.—This policy is hereby extended to cover blood poisoning, resulting directly from an accidental bodily injury, and not otherwise, provided it does not result in any of the losses enumerated in Paragraph A of Part I.

SCHEDULE OF INDEMNITIES—SICKNESS.

PART IX. TOTAL LOSS OF TIME. (A) HOUSE CONFINEMENT.—If any sickness contracted by the insured, during the term of this policy or any renewal hereof, and not hereinafter excepted, and for which the insured is regularly treated by a legally qualified physician, necessarily and continuously confines the insured in the house for a period beginning during the said term, and prevents the insured throughout the period of such confinement from performing any and every kind of duty pertaining to his occupation, the Company, will pay the insured for the period of such confinement, not exceeding twelve consecutive months, the monthly indemnity specified in Part I.

(B) DISABILITY FOLLOWING HOUSE CONFINEMENT.—If the insured shall have been confined in the house and disabled within the terms of the preceding paragraph, and if continuously and immediately thereafter the sickness causing the said confinement in the house totally disables and prevents the insured from performing any and every kind of duty pertaining to his occupation (but not necessarily to the extent of confining him in the house), the Company will pay the insured for the period of such disability, not exceeding one month, one-half the monthly indemnity specified in Part I; provided that the combined periods for which indemnity is payable under Paragraphs A and B of this part shall not exceed twelve consecutive months.

PART X. REGISTRATION AND IDENTIFICATION.—The Company has registered the insured named in this policy upon its records at its home office at Baltimore, Md. If the insured shall, by reason of injury or illness during the time this policy is in force, be physically unable to communicate with friends, the Company will, upon receipt of a telegram or other message giving the policy number, immediately transmit to the relatives or friends of the insured any information respecting him, and will defray all expenses necessary to put the insured in communication with, and in the care of friends, providing such expenses shall not exceed the sum of one hundred dollars.

FOR STANDARD PROVISIONS, SEE PAGE 11.

ADDITIONAL PROVISIONS.

ASSIGNMENT.—A. No assignment of interest hereunder shall be valid unless consent thereto is endorsed hereon and is signed by an executive officer of the Company.

WHEN ILLNESS NOT COVERED.—B. This insurance does not cover disability from disease or illness suffered or contracted outside of the United States (United States include possessions and Alaska not included), Canada or Europe. If the insured shall become entitled to indemnity for disability on account of accidental injuries, the Company shall not, for the same period of time, be liable for any disability on account of disease or illness.

WHEN INJURY OR DEATH NOT COVERED.—C. This policy does not cover disappearance; nor war risk; nor suicide or any attempt thereat sane or insane; nor loss suffered while or resulting from riding or being in or on any aerial device or conveyance.

APPLICATION A PART OF CONTRACT.—D. The copy of the application endorsed hereon is hereby made a part of this contract.

PROVISIONS OF CHARTER, ETC.—E. No provision of the charter, constitution or by-laws of the Company shall be used in defense of any claim under this policy unless such provision is incorporated in full in this policy.

RENEWAL.—F. This policy may be renewed only with the consent of the Company and by the payment of the premium in advance, subject, however, to its conditions and limitations.

In witness whereof, the Fidelity and Deposit Company of Maryland has caused this policy to be signed by its president and secretary, but it shall not be valid unless countersigned by its duly authorized representative.

Frankfort General Insurance Company.

FRANKFORT-ON-THE-MAIN, GERMANY.

United States Office, 123-133 William Street, New York, N. Y.

Commenced Business 1865

C. H. FRANKLIN, U. S. Manager.

The Frankfort issues a "Full Accumulation Disability" policy (called Full Protection Disability Policy in Standard Provision states) covering all accidents and all diseases. Annual premium, \$7500 principal sum, first (A special) class and second (preferred) class, ages 16 to 50, \$60; ages 51 to 60, \$70.

"Full Accumulation Accident" (Full Protection Accident) policy, \$7500, principal sum, annual premium, select, \$25; preferred, \$30.

The "Full Accumulation Accident" policy is similar to the above disability policy except where the phraseology conflicts with the Health Features. The parts referring to illness indemnities are omitted. The age limits are 16 to 65 instead of 16 to 60, as in the disability policy.

"Accumulative Combination Accident" policy, annual premiums, \$5000 principal sum, first class (A special) \$25; second class (preferred) \$30; third class (ordinary) \$42.50. "Accumulative Disability," annual premium, \$5000 principal sum, \$60, ages over 50.

"Everybody's Accident" policy, principal sum, \$2500, weekly indemnity, \$20. Annual premiums, first class, \$12; second class, \$15; third class, \$22.50; fourth class, \$30.

"Everybody's Disability" policy, the rates and benefits of which are shown in the table below.

INDEMNITIES AND ANNUAL PREMIUMS.

MONTHLY ACCIDENT OR ILL- NESS IN- DEMNITY.	Accidental Death or Loss of two Limbs or both Eyes.	Loss of One Limb.	Loss of One Eye.	ANNUAL PREMIUMS (50% more for ages above 50.)			
				CLASS.			
				First	Second	Third	Fourth
\$	\$	\$	\$	\$	\$	\$	\$
50	500	250	167	12.50	15.00	22.50	30.00
60	600	300	200	15.00	18.00	27.00	36.00
70	700	350	233	17.50	21.00	31.50	42.00
80	800	400	267	20.00	24.00	36.00	48.00
90	900	450	300	22.50	27.00	40.50	54.00
100	1,000	500	333	25.00	30.00	45.00	60.00

"Personal Accident" policy (straight accident) covering all accidents, principal sum \$5000, annual premiums, first class, \$20, second class, \$25, third class, \$37.50, fourth class, \$50.

"Travel Accident" policy, principal sum \$3000, weekly indemnity, \$25, annual premium, \$5.

FRANKFORT HEALTH POLICY.

("Unlimited Health Policy" in states without uniform or standard provision laws.)

As its name implies, the company's unlimited health policy covers disability caused by any illness: From one day to fifty-two weeks of total disability (house confinement not required), \$25 per week. After that, if total disability continues, \$6.25 per week for life. Up to thirty weeks of partial disability, \$12.50 per week. Double hospital indemnity up to thirty weeks. Surgeon's fees for operations. \$2500 for loss of sight of both eyes or loss of use of two limbs. \$1250 for loss of sight of one eye or loss of use of one limb. Weekly indemnity for continuing disability payable every eight weeks. Identification card furnished.

SCHEDULE OF OPERATIONS.—For each \$5 of weekly indemnity. Appendicitis (see laparotomy), \$20. Aneurism (tumor of artery)—ligation, \$10. Amputation of foot hand or forearm, \$5; leg, \$10; arm below elbow, \$10; thigh, \$20; one or more entire fingers or toes, \$2. Abscess or boil—incision, \$1. Bone abscess—trephining, \$5; removal of diseased portion, \$5; curetting only, \$3. Bronchotomy, thyrotomy, laryngotomy, laryngotracheotomy or tracheotomy, \$10. Carbuncle—incision and treatment, \$1. Caries (bone ulcer) curetting, \$3. Excision of shoulder, hip or knee joint, \$20; elbow, wrist or ankle joint, \$10; toe or toes, \$5. Eye, ear, nose, throat, any cutting operation, \$2. Felon—incision, \$1. Ganglion (cystic tumor of tendon sheath)—incision and curetting, \$3. Hydrocele—tapping—incision or excision of sac, \$5. In-growing toe nail—removal, \$2. Intestinal obstruction (see laparotomy). Kidney—fixation or removal, \$20. Laparotomy (opening of the abdominal cavity for an operation on any organ contained therein), \$20. Lithotomy, any cutting (operation for removal of stone in bladder), \$20. Mastoiditis—operation for, \$10. Necrosis (death of bone)—sequestromy (removal of dead bone), \$7. Esophagotomy for stricture or other cause, \$20. Paracentesis—tapping of abdomen, bladder, \$5; ear drum, \$3. Peritonitis (see laparotomy), \$20. Rectum, operation for hemorrhoids (external or internal) excision or ligation, prolapsed—operation for fistula in ano—incision, polypus—extirpation, \$5; malignant stricture—excision or colostomy, \$20. Skull trephining, \$20. Tetanus—injection of anti-tetanic serum into frontal lobe of brain, \$20. Tumors—extirpation from any part of the body, benign, \$3; malignant, \$10; Varicose veins—ligation or excision, \$5. Varicocele—acupressure—ligation or excision, \$5.

ANNUAL PREMIUMS.—Ages 18 to 50, inclusive, \$45; ages 15 to 60, inclusive, \$60; larger or smaller policies at proportionate rates. Only for risks classed 1, 2, 2+ and 3.

POLICY FORM—"FULL PROTECTION DISABILITY."

PRINCIPAL SUM, \$7500-\$15,000. WEEKLY INDEMNITY, \$25-\$50

ANNUAL PREMIUM, \$60.

The Frankfort General Insurance Company, in consideration of the statements in the application herefor, copy of which is endorsed hereon and made part hereof, and of the payment of the premium of sixty dollars.

Does hereby insure Mr. John W. Frankfort, of New York, N. Y., age 35, occupation attorney-at-law, under classification No. AA, the person named and described in said application (herein called the insured), for the term of twelve calendar months beginning on the first day of January, 1913, and expiring on the first day of January, 1914, at noon, standard time, at the place where this policy has been countersigned, against disability or death resulting directly and independently of all other causes, from bodily injuries sustained through external, violent and accidental means, and against disability from sickness as hereinafter defined, subject to the limitations, statements, and provisions herein contained, which are to be considered as limitations, statements, and provisions precedent.

The principal sum of this policy is seven thousand five hundred dollars (\$7500); the weekly indemnity (for total disability) under this policy is twenty-five dollars (\$25).

DIVISION I.—ACCIDENT INDEMNITIES

SECTION I. SPECIFIC LOSSES. DEATH, DISMEMBERMENT, AND LOSS OF SIGHT.—If such injuries shall from date of accident continuously and totally disable and prevent the insured from performing any and every kind of duty pertaining to his business or occupation and shall during the period of such disability and within two hundred weeks, or within ninety days, irrespective of such total disability, result in any one of the specific losses enumerated below, the company will pay the specific amount indicated opposite such respective loss and in addition thereto will pay the weekly indemnity for each week between the date of accident and the date the specific loss shall occur. Loss of life, payable to the beneficiary named in the application, or both hands, by complete severance at or above the wrists, or both feet by complete severance at or above the ankles, or one hand and one foot by complete severance as defined above, or entire sight of both eyes if irrecoverably lost, or entire sight of one eye and severance of one foot as respectively defined above, or entire sight of one eye and severance of one hand as respectively defined above, the principal sum; or one arm by complete severance at or above the elbow, two thirds principal sum; or one hand by complete severance at or above the wrist, one-half principal sum; either leg by complete severance at or above the knee, two-thirds principal sum; or either foot by complete severance at or above the ankle, or entire sight of one eye if irrecoverably lost, one-half principal sum.

SECTION II. DISABILITY BENEFITS AND DOCTOR'S BILLS.—Or, if none of the losses named in Section I shall occur the company will pay the insured for disability as a result of said injuries as follows:

FOR TOTAL DISABILITY.—(a) The weekly indemnity for each week during the period immediately and continuously following said injuries in which said injuries alone, independently and exclusively of all other causes, shall wholly disable and prevent the insured from performing any and every kind of duty pertaining to his business or occupation.

FOR PARTIAL DISABILITY.—(b) Or, if such injuries shall not totally disable the insured as above, but shall immediately, or immediately following total disability, independently and exclusively of all other causes, continuously disable and prevent the insured from performing some one or more necessary important duty or duties pertaining to his business or occupation, the company will pay the insured for each week during the period of such disability, not exceeding thirty consecutive weeks, fifty per cent of the weekly indemnity.

OPTIONAL INDEMNITIES.—(c) Or, at the option of the insured, if he shall suffer any of the injuries named in the schedule of injuries endorsed hereon, the company will pay the amount indicated opposite said injury in said schedule, in lieu of all indemnities for total or partial disability; provided, that the insured shall give the company notice of his said election within twenty days after said injuries are received, and that the company shall not be liable for more than one of said injuries in consequence of any one accident.

FOR DOCTOR BILLS IF NO DISABILITY.—(d) Or, if said injuries do not cause either total or partial disability, but shall require immediate medical or surgical treatment, the company will reimburse the insured for the amount actually expended for such treatment, upon presentation of the receipted bill of the doctor therefor; provided, such amount shall not exceed the weekly indemnity for one week.

SECTION III. DOUBLE INDEMNITIES. TRAVEL, ELEVATOR, BURNING BUILDING, LIGHTNING, ETC.—The company will pay double the indemnities specified in Section I and in clauses (a), (b) and (c) of Section II in case the said injuries shall be sustained by the insured: (1) While traveling as a passenger in or on a public conveyance provided by a common carrier for passenger service (including the platform, steps, or running board thereof); double indemnities shall not be payable for any injuries sustained while getting on or alighting from the step or steps of any public conveyance. (2) While a passenger in an elevator (excluding elevators in mines) provided for passenger service only; or, (3) in consequence of the burning of a building, while therein at the beginning of the fire; or (4) through being struck by lightning; or (5) through the collapse of the outer walls of a finished building, while the insured is therein; or (6) by the explosion of a steam boiler.

SECTION IV. SPECIAL INDEMNITY. SUNSTROKE, FREEZING, HYDROPHOBIA, INHALATION OF GAS, ETC.—Sunstroke, freezing or hydrophobia, or blood-poisoning due in either case to external, violent and accidental means, or the involuntary and unconscious inhalation of gas or other poisonous vapor shall be deemed a bodily injury within the meaning of this policy.

DIVISION II. SICKNESS INDEMNITIES

SECTION V. WEEKLY INDEMNITY. TOTAL DISABILITY WITH HOUSE CONFINEMENT.—(a) The company will pay the insured the weekly indemnity for each week, but not for more than fifty-two consecutive weeks, during which any sickness, commencing during the term of this policy and not hereinafter excepted, shall independently of all other causes necessarily and continuously confine him to the house and wholly disable and prevent him from performing any and every kind of duty pertaining to his business or occupation.

TOTAL DISABILITY NONCONFINING.—(b) If immediately following a period of such confinement to the house and total disability he shall be continuously and wholly disabled and prevented from performing any and every kind of duty pertaining to his business or occupation, but shall not necessarily be confined to the house, the company will pay for each week of the latter period of disability, one-half the weekly indemnity; but no indemnity shall be payable for combined periods under (a) and (b) together of more than fifty-two consecutive weeks of disability in all.

TOTAL DISABILITY FOR LIFE.—(c) If such sickness shall cause an immediate continuous and total disability as defined in clause (a) of this section for the full period of fifty-two consecutive weeks as covered by said clause (a), and shall not result in loss of sight or loss of use of limbs as defined in Section VI, the company will pay the insured one-fourth the weekly indemnity for each week of the period immediately and continuously following said fifty-two consecutive weeks, during which said disability, independently and exclusively of all other causes shall totally disable and prevent the insured from performing any and every kind of duty pertaining to any and all occupations.

SECTION VI. SPECIFIC LOSSES. SICKNESS.—If any such sickness shall independently of all other causes continuously and wholly disable and prevent the insured from performing any and all duties pertaining to his business or occupation and shall during the period of such disability and within fifty-two weeks, independently of all other causes result in any one of the specific losses enumerated below, and the insured survives such loss for a period of one year, and at the end of such year such loss is declared by medical authority, satisfactory to the company, to be irrecoverable and for life, the company will pay the specific amount indicated opposite such respective loss: Loss of the entire sight of both eyes, the use of both arms, or both legs, or one arm and one leg, one-third principal sum. Loss of entire sight of one eye, or the use of one arm, or one leg, one-fifth principal sum, less such sums as have been paid by way of weekly indemnity.

This policy under Sections V and VI does not cover disability resulting from any sickness commencing within fifteen days from noon of the day this policy is dated.

SECTION VII. SURGEON'S FEES OR HOSPITAL EXPENSES. ACCIDENT OR SICKNESS.—(a) In addition to the indemnities to which the insured may be otherwise entitled, if, as the sole result of bodily injuries sustained or sickness contracted by insured, he shall, within ninety days from the date of the accident or commencement of the sickness, incur expense for a surgical operation named in the schedule of operations endorsed hereon, the company will pay the cost of an operation not exceeding the sum indicated opposite said operation in said schedule. (b) Or, at the option of insured, if said surgical operation is performed in an incorporated hospital, and requires continuous confinement therein, the company will pay, in lieu of said surgeon's fees, a weekly hospital expense of not exceeding one-half the amount of the weekly indemnity for the period of confinement in said hospital, not exceeding twelve consecutive weeks. (c) In no event shall said surgeon's fees or hospital expense be payable for more than one operation or hospital confinement as the result of any one accident or sickness, namely, in case of two or more operations specified in the schedule of operations, or hospital confinement, at different dates, payment shall be made for the first operation or hospital confinement; and in case of two or more such operations at one time, payment shall be made for one operation to be specified by the insured. No payment will be made for any operation resulting from any condition which existed prior to the issuance of this policy.

SECTION VIII. IDENTIFICATION.—The company will furnish the insured with an identification card, wherein it is agreed that, if he shall by reason of accidental injury or sickness during the term of this policy or any renewal thereof, be physically unable to communicate with relatives or friends, the company will on receipt of a message giving the policy number, at once use all reasonable means and defray all expenses, not exceeding one hundred dollars, necessary for placing him in their care.

FOR STANDARD PROVISIONS SEE PAGE 11

GENERAL PROVISIONS

1. If the insured is entitled under this or any other policy to indemnity for loss resulting from sickness or disease, he shall not be entitled under this policy to indemnity for the same or a concurrent loss resulting from accidental bodily injury.
2. This policy does not cover disappearance, nor war risk, nor injuries intentionally inflicted by the insured upon himself, nor suicide, sane or insane, nor any attempt at suicide, sane or insane.
3. The insurance hereunder shall not cover any injury, fatal or non-fatal, sustained by the insured while participating in or in consequence of having participated in aeronautics.
4. The company shall not be liable for more than one of the losses provided for in Sections I and VI and the occurrence of any one of the specific losses shall terminate this policy; nor shall the liability of the company in respect of any one accident or sickness extend to more than one section of this policy, except as provided in Section VII. Any settlement with the assured or the beneficiary shall finally release the company from all further claims in respect of said accident.
5. This insurance shall cover only accidents occurring or disability from sickness contracted within the limits of the United States, Canada or Europe, or while traveling as a passenger by the regular passenger steamship lines between said countries, but not including any territory north of the sixtieth degree of north latitude, nor including Alaska or any territory of the United States acquired since 1897 (Philippine Islands, Hawaii, Porto Rico, Canal Zone and Guam.)
6. No assignment of interest under this policy shall bind the company unless consent thereto is formally endorsed hereon by the United States Manager of the company. Any failure to comply with the provisions of this policy shall render invalid any claim hereunder. A copy of any assignment shall be given, within thirty days, to the company, which shall not be responsible for its validity.
7. The copy of the application endorsed hereon is hereby made a part of this contract; no provision of the charter, constitution or by-laws of the company not included herein shall avoid the policy or be used in evidence in any legal proceeding hereunder.
8. Compliance on the part of the insured and beneficiary with all the provisions of the policy is a condition precedent to recovery hereunder, and any failure in this respect shall forfeit to the company all rights to any indemnity.

In witness whereof, The Frankfort General Insurance Company, of Frankfort-on-the-Main, Germany, has caused these presents to be signed by its United States manager and attorney, but the same shall not be binding upon the company until countersigned by a duly authorized and commissioned agent.

SCHEDULE OF INJURIES. OPTIONAL INDEMNITIES.—For each \$5 of the weekly indemnity. For loss of certain members of one or more entire fingers, \$30; one or more entire toes, \$40. For complete hernia, \$15. For complete dislocation of the shoulder, \$20; elbow, \$20; wrist, \$25; hip, \$60; knee, \$30; any bones of foot (other than toes), \$30; the ankle, \$30; two or more toes, \$12; two or more fingers, \$12. For complete fracture of the skull, both tables, \$65; lower jaw, \$15; clavicle (collar bone), \$30; scapula, \$35; pelvis, \$50; thigh, \$60; leg (tibia and fibula), \$40; patella (knee cap), \$40; arm, between elbow and shoulder, \$35; forearm, between the wrist and elbow, \$30; two or more ribs, \$20; two or more bones of the foot (not toes), \$25; two or more bones of the hand (not fingers), \$25; two or more toes, \$20; two or more fingers, \$20; Potts' fracture, \$40; Colle's fracture, \$30.

SCHEDULE OF OPERATIONS.—Maximum amounts payable for surgeon's fees for each \$5 of weekly indemnity. Appendicitis (see laparotomy), \$20. Aneurism (tumor of artery)—ligation, \$10. Amputation of hand, foot or forearm, \$5; leg, \$10; arm below elbow, \$10; thigh, \$20; one or more entire fingers, \$2. Abscess or boil—incision, \$1. Bone abscess—trephining, \$5. Bronchotomy, thyrotomy, laryngotomy, laryngotracheotomy or tracheotomy, \$10. Carbuncle—incision and treatment, \$1. Caries (bone ulcer)—curettage, \$3. Dislocations, reduction of shoulder, elbow, hip, knee or ankle, \$5; wrist or lower jaw, \$3; thumb or fingers, \$2. Excision of shoulder, hip or knee joint, \$20; elbow, wrist or ankle joint, \$10; toe or toes, \$5. Eye, ear, nose, throat, any cutting operation, \$2. Felon—incision, \$1. Fractures, reduction of, nose, lower jaw, collar bone or shoulder blade, forearm (one or both bones), \$5; breast bone, rib or ribs, fingers, coccyx, toes, \$2; upper arm, \$7; wrist or hand, bones of foot, \$3; any of the bones of the pelvis or sacrum, \$10; thigh, \$15; knee cap or leg bones (one or both), \$10. Ganglion (cystic tumor of tendon sheath)—incision and curettage, \$3. Gun-shot wounds—treatment not necessitating amputation or laparotomy, \$5. Hernia (abdominal)—any cutting operation for the radical cure of the reducible, irreducible or strangulated form, \$20. Hydrocele—tapping—incision or excision of sac, \$5. In-growing toe nail—removal, \$2. Intestinal obstruction—(see laparotomy). Kidney—fixation or removal, \$20. Laparotomy (opening of the abdominal cavity for an operation on any organ contained therein), \$20. Lithotomy any cutting (operation for removal of stone in bladder), \$20. Mastoiditis—operation for, \$10. Necrosis (death of bone)—sequestromy (removal of dead bone), \$7. Oesophogotomy for stricture or other cause, \$20. Peritonitis (see laparotomy), \$20. Paracentesis—tapping of abdomen, bladder, \$5; ear drum, \$3. Rectum, operation for hemorrhoids (external or internal) excision or ligation, prolapsed—operation for fistula in ano—incision, polypus—extirpation, \$5; malignant stricture, —excision or solostomy, \$20. Skull trephining for fracture or other cause, \$20. Synovitis (inflammation of the lining membrane of a joint)—incision, \$5. Tetanus—injection of anti-tetanic serum into frontal lobe of brain, \$20. Tumors—extirpation from any part of the body, benign, \$3; malignant, \$10. Varicose veins—ligation or excision, \$5. Varicocele—acupressure—ligation or excision, \$5. Wounds of scalp or other parts—suturing, \$1.

APPLICATION FOR FULL PROTECTION DISABILITY POLICY.—I hereby apply to The Frankfort General Insurance Company of Frankfort-on-the-Main, Germany, for a policy to be based upon the following representation of facts. I understand and agree that the right to recovery under any policy which may be issued upon the basis of this application shall be barred in the event that any one of the following statements, material either to the acceptance of the risk or to the hazard assumed by the company, is false, or in the event that any one of the following statements is false and made with the intent to deceive. I agree that this application shall not be binding upon the company until accepted either by the home office or by an agent duly authorized to issue policies.

POLICY FORM—"GOLDEN JUBILEE DISABILITY."

PRINCIPAL SUM, \$1000.

MONTHLY INDEMNITY, \$100.

MONTHLY PREMIUM, \$4.

POLICY FEE, \$2.

The Frankfort General Insurance Company, in consideration of the statements in the application herefor, copy of which is endorsed hereon and made part hereof, and of the payment of the premium of six dollars (which is the premium covering the first period of Insurance),

Does hereby insure Mr. John Doe of New York, age 25, occupation clerk, under classification AA, the person named and described in said application (herein called the Insured), for the term beginning on the first day of January, 1916, and expiring on the first day of February, 1916, at noon, standard time, at the place where this policy has been countersigned, and for further periods of insurance of one month each, upon payment of four dollars in advance on or before the first day of each calendar month thereafter, against disability or death resulting directly and independently of all other causes, from bodily injuries sustained through external, violent and accidental means, and against disability from sickness originating after this policy has been in continuous force for fifteen days from its date, subject to the limitations, statements, and provisions herein contained, which are to be considered as limitations, statements, and provisions precedent. The principal sum under this policy is one thousand dollars (\$1,000). The monthly indemnity under this policy is one hundred dollars (\$100).

DIVISION I.—ACCIDENT INDEMNITIES

SECTION 1. SPECIFIC LOSSES—DEATH, DISMEMBERMENT AND LOSS OF SIGHT.—If such injuries shall, within ninety days from date of accident, result in any one of the specific losses enumerated below, the Company will pay in lieu of all other indemnities under this policy (except as provided in Section VII) the specific amount indicated opposite such respective loss.

Loss of life—payable to the beneficiary named in the application, or both hands by complete severance at or above the wrists, or both feet by complete severance at or above the ankles, or one hand and one foot by complete severance as defined above, or entire sight of both eyes if irrecoverably lost, or entire sight of one eye and severance of one foot as respectively defined above, or entire sight of one eye and severance of one hand as respectively defined above, the principal sum. **Loss of one hand** by complete severance at or above the wrist, or either foot by complete severance at or above the ankle, one-half principal sum. **Loss of entire sight of one eye** if irrecoverably lost, one-third principal sum.

SECTION 2. DISABILITY BENEFITS AND DOCTOR'S BILLS.—Or, if none of the losses named in Section 1 shall occur the Company will pay the Insured for Disability as a result of said injuries as follows:

FOR TOTAL DISABILITY. "A."—The Company will pay at the rate of the monthly indemnity per month for total disability, for a period not exceeding twenty-four consecutive months, during which such injuries shall, from the date of accident, wholly and continuously disable and prevent the Insured from performing every duty pertaining to any business or occupation, and he is attended by a legally qualified physician at least once a week.

FOR PARTIAL DISABILITY. "B."—Or, if such injuries shall, from date of accident, or immediately following total disability, wholly and continuously disable and prevent the Insured from performing one or more important daily duties pertaining to his business or occupation, the Company will pay the Insured for the period of such partial disability between the first and last visits of or to the attending physician, not exceeding six consecutive months, at the rate of one-half the monthly indemnity, provided that the maximum period for which indemnity shall be paid under paragraphs A and B hereof for any one injury, shall not exceed twenty-four consecutive months.

OPTIONAL INDEMNITIES. "C."—Or, at the option of the Insured, if he shall suffer any of the injuries named in the Schedule of Injuries endorsed hereon, the Company will pay the amount indicated opposite said injury in said schedule, in lieu of all indemnities for total or partial disability; provided, that the Insured shall give the Company notice of his said election within twenty days after said injuries are received, and that the Company shall not be liable for more than one of said injuries in consequence of any one accident.

FOR DOCTOR'S BILLS IF NO DISABILITY. "D."—Or, if such injuries do not cause either total or partial disability, but shall require immediate medical or surgical treatment, the Company will reimburse the Insured for the amount actually expended for such treatment, upon presentation of the receipted bill of the doctor therefor; provided, such amount shall not exceed one-quarter of the monthly indemnity for one month.

SECTION 3. DOUBLE INDEMNITIES.—TRAVEL, ELEVATOR, BURNING BUILDING, LIGHTNING.—The Company will pay double the indemnities specified in Section 1 and in clauses A, B and C of Section 2 in case the said injuries shall be sustained by the Insured: (1) While travelling as a passenger in or on a public conveyance provided by a common carrier for passenger service (including the platform, steps or running board thereof); double indemnities shall not be payable for any injuries sustained while getting on or alighting from the step or steps of any public conveyance. (2) While a passenger in an elevator (excluding elevators in mines) provided for passenger service only; or, (3) In consequence of the burning of a building, while therein at the beginning of the fire; or, (4) Through being struck by lightning.

SECTION 4. SPECIAL INDEMNITY.—SUNSTROKE, FREEZING, HYDROPHOBIA, INHALATION OF GAS, ETC.—Sunstroke, freezing, hydrophobia or blood-poisoning, due in either case to external, violent and accidental means, or the involuntary and unconscious inhalation of gas or other poisonous vapor shall be deemed a bodily injury within the meaning of this policy.

DIVISION II.—SICKNESS INDEMNITIES.

SECTION 5. MONTHLY INDEMNITY.—TOTAL DISABILITY WITH HOUSE CONFINEMENT.—"A."—The Company will pay the Insured at the rate of the monthly indemnity per month, for the number of consecutive days, between the first and last visits of the attending physician, after the first week, that the Insured is necessarily and continuously confined within the house, and therein regularly visited by a legally qualified physician at least once in each seven days.

TOTAL DISABILITY, NON-CONFINING. "B."—Or, if during convalescence immediately following said confinement, or by reason of any non-confining sickness, the Insured shall be wholly and continuously disabled from performing every duty pertaining to any business or occupation, though not confined within the house, and shall require the regular attendance of a legally qualified physician at least once in each seven days, the Company will pay the Insured indemnity at one-half the above rate for a period not exceeding six consecutive months.

No indemnity for sickness shall be paid for the first seven days of disability, nor for a longer combined period under "A" and "B" than twelve consecutive months.

SECTION 6. SPECIFIC LOSSES—SICKNESS.—If any such sickness shall independently of all other causes continuously and wholly disable and prevent the Insured from performing any and all duties pertaining to his business or occupation and shall during the period of such disability and within twelve months, independently of all other causes

result in any one of the specific losses enumerated below, and the Insured survives such loss for a period of one year, and at the end of such year such loss is declared by medical authority, satisfactory to the Company, to be irrecoverable and for life, the Company will pay the specific amount indicated opposite such respective loss:

Loss of the entire sight of both eyes, the use of both arms, or both legs, or one arm and one leg, the principal sum. Loss of entire sight of one eye, or the use of one arm, or one leg, one-half principal sum (less such sums as have been paid by way of monthly indemnity).

SECTION 7. SURGEON'S FEES OR HOSPITAL EXPENSES—ACCIDENT OR SICKNESS.—
“A.”—In addition to the indemnities to which Insured may be otherwise entitled if, as the sole result of bodily injuries sustained or sickness contracted by Insured, he shall, within ninety days from the date of accident or commencement of the sickness, incur expense for a surgical operation named in the Schedule of Operations endorsed hereon, the Company will pay the cost of an operation not exceeding the sum indicated opposite said operation in said schedule.

“B.”—Or, at the option of Insured, if said surgical operation is performed in an incorporated hospital, and requires continuous confinement therein, the Company will pay, in lieu of said surgeon's fees, a monthly hospital expense of not exceeding one-half the amount of the monthly indemnity for the period of confinement in said hospital, not exceeding three consecutive months.

“C.”—In no event shall said surgeon's fees or hospital expense be payable for more than one operation or hospital confinement as the result of any one accident or sickness, namely, in case of two or more operations specified in the Schedule of Operations, or hospital confinement, at different dates, payment shall be made for the first operation or hospital confinement; and in case of two or more such operations at one time, payment shall be made for one operation to be specified by the Insured. No payment will be made for any operation resulting from any condition which existed prior to the issuance of this policy.

FOR STANDARD PROVISIONS SEE PAGE 11

GENERAL PROVISIONS

1. If the insured is entitled under this or any other policy in this or any other Company to indemnity for loss resulting from sickness or disease, he shall not be entitled under this policy to indemnity for the same or a concurrent loss resulting from accidental bodily injury.

2. This policy does not cover disappearance, nor war risk, nor injuries intentionally inflicted by the Insured upon himself, nor suicide, sane or insane, nor any attempt at suicide, sane or insane, nor any loss or disability caused by or from the use of intoxicants or narcotics.

3. The insurance hereunder shall not cover any injury, fatal or non-fatal, sustained by the Insured while participating in or in consequence of having participated in aerobatics.

4. The Company shall not be liable for more than one of the losses provided for in Sections 1 and 6 and the occurrence of any one of the specific losses shall terminate this policy; nor shall the liability of the Company in respect of any one accident or sickness extend to more than one section of this policy, except as provided in Section 7. Any settlement with the Insured or the beneficiary shall finally release the Company from all further claims in respect of said accident or sickness.

5. The acknowledgment by the Company of the receipt of notice given under this policy, or the furnishing of forms for filing proofs of loss, or the acceptance of such proofs, or the investigation of any claim thereunder, shall not operate as a waiver of any of the rights of the Company in defense of any claim arising under this policy.

6. If at the time of filing claim for sickness or accident indemnity under this policy the Insured is over fifty years of age and under sixty years of age, and is not paying the increased premium, as set forth in the statement of premium rates referred to in standard provision No. 1, then in all such cases the Company will pay only two-thirds of the amount for which it would otherwise be liable under this policy.

7. If the Insured be disabled by accident or sickness for more than one month, he or his representative shall furnish to the Company, every thirty days, or as near thereto as may be reasonably possible, with a written report from his attending physician or surgeon, fully stating his condition and probable duration of his disability.

8. The copy of application endorsed hereon is hereby made a part of this contract. No provision of the charter, constitution or by-laws of the Company not included herein shall avoid the policy or be used in evidence in any legal proceeding hereunder. Compliance on the part of the Insured and beneficiary with all the provisions of this policy is a condition precedent to recovery hereunder and any failure in this respect shall forfeit to the Company all right to any indemnity.

9. This insurance shall cover only accidents occurring or disability from sickness contracted within the limits of the United States, Canada or Europe, or while travelling as a passenger by the regular passenger steamship lines between said countries, but not including any territory north of the 60th degree of north latitude, nor including Alaska or any territory of the United States acquired since 1897 (Philippine Islands, Hawaii, Porto Rico, Canal Zone and Guam).

10. No assignment of interest under this policy shall bind the Company unless consent thereto is formally endorsed hereon by the United States manager of the Company. Any failure to comply with the provisions of this policy shall render invalid any claim made hereunder. A copy of any assignment shall be given, within thirty days, to the Company, which shall not be responsible for its validity.

General Accident, Fire & Life Assur. Corp., Ltd.

PERTH, SCOTLAND.

Commenced Business 1885.

U. S. Office, 55 John St., New York.

FREDERICK RICHARDSON, United States Manager.

The General Accident issues the following policies in its Commercial Accident and Health Department: "Genaco Disability," \$15 per \$1500, and \$5 weekly indemnity; "New Utopia Accident," \$6 per \$1500 and \$5 weekly indemnity; "New Utopia Disability," \$14 per \$1500 and \$5 weekly indemnity; "New Utopia Health," \$9 for \$5 weekly indemnity; "General Accident," \$15 per \$5000 and \$25 weekly indemnity; "Complete Disability," \$12 per \$1500 and \$5 weekly indemnity; "Gafiac Health," \$7 for \$5 weekly indemnity; "Straight Accident," \$3.50 per \$1000 and \$5 weekly indemnity; "Death and Dismemberment," \$3 per \$1000; "Weekly Indemnity Only," \$3 for \$5 weekly indemnity.

Weekly Indemnity on Genaco and Utopia forms accumulates 10% each year for five years. Double Indemnity Rider attached to Straight Accident policy for additional premium of \$1.00 for each \$5 weekly indemnity. For higher classifications on Straight Accident policy see next page. Double Indemnity Rider attached to Weekly Indemnity Only policy for additional premium of 75c. for each \$5 weekly indemnity.

POLICY FORM—"GENERAL ACCIDENT."

PRINCIPAL SUM, \$5000.

WEEKLY INDEMNITY, \$25.

ANNUAL PREMIUM, \$15.

General Accident, Fire and Life Assurance Corporation, Ltd., (herein called the corporation) in consideration of the premium of fifteen dollars, and the statements in the application for this policy, a copy of which is endorsed hereon and made part hereof, and subject to the provisions and limitations hereinafter expressed,

Does hereby insure John Doe, occupation, broker (herein called the insured), for the term of twelve months, beginning on the first day of November, 1914, at twelve o'clock noon, standard time, at the insured's place of residence, against bodily injuries, effected directly, independently and exclusively of all other causes through external, violent and accidental means (excluding suicide, sane or insane, or any attempt thereat, sane or insane), as specified in the following schedules.

PART I. SPECIFIC TOTAL LOSSES.—If such injury shall, independently and exclusively of all other causes, immediately, wholly and continuously from date of accident, disable and prevent the insured from performing each and every duty pertaining to his business or occupation and shall, during the period of such disability and within ninety days from date of accident, result in any one of the following specific total losses, the corporation will pay: For loss of life, or both hands by severance at or above the wrist, or both feet by severance at or above the ankle, or one hand and one foot by severance at or above the wrist or ankle, or entire sight of both eyes, if irrecoverably lost, the principal sum. Either hand by severance at or above the wrist, or either foot by severance at or above the ankle, one-half of the principal sum. Entire sight of one eye, if irrecoverably lost, or thumb and index finger of either hand by severance at or above metacarpophalangeal joints, one-third of the principal sum. The payment of any one such loss shall end this policy.

PART II. TOTAL LOSS OF TIME INDEMNITY.—(a) If such injury shall not result in any of the losses enumerated in Part I, but shall from the date of accident directly and independently of all other causes, wholly and continuously disable and prevent the insured from performing each and every duty pertaining to his business or occupation, the corporation will pay for the period of such disability, not exceeding two hundred consecutive weeks, an indemnity per week of twenty-five dollars.

PARTIAL LOSS OF TIME INDEMNITY.—(b) If such injury shall not result in any of the losses enumerated in Part I, but shall, from the date of accident, or immediately following a period of total loss of time as above defined, partially disable the insured and prevent him from performing one or more of the important daily duties pertaining to his business

or occupation, the corporation will pay for the period of such disability, not exceeding thirty consecutive weeks, an indemnity per week at one-half the rate specified in paragraph A of Part II. Payment of indemnity under this section shall be in lieu of all other indemnity except that accruing under Part III.

PART III. REGISTRATION AND IDENTIFICATION.—If the insured shall, by reason of such injury, be rendered physically unable to communicate with friends, the corporation upon receipt of telegraphic or other message giving the number of this policy, will immediately transmit to his relatives or friends any information respecting him and will defray all necessary expenses (not exceeding twenty dollars for each five dollars weekly indemnity for total loss of time) to put the insured in care of friends.

PART IV. RETURN PREMIUM AGREEMENT.—If premiums on this policy are paid annually in advance, the corporation agrees, in case of loss of life of the insured within the meaning and intent of this policy, to return to the beneficiary named all premiums so paid.

FOR STANDARD PROVISIONS SEE PAGE 11.

OTHER PROVISIONS.

21. No assignment of interest under this policy shall bind the corporation unless consent thereto is formally endorsed hereon by an executive officer of the corporation. A copy of any assignment must be given within thirty days, to the corporation which shall not be responsible for its validity.

22. This policy does not cover disability sustained outside of the limits of the United States, Canada and Europe or in Alaska or the insular possessions of the United States, or while engaged in military or naval service.

23. The insurance hereunder shall not cover any injury, fatal or non-fatal, sustained by the insured while participating in or in consequence of having participated in any form of aeronautics, or which shall result directly or indirectly from ptomaines.

24. The copy of the application endorsed hereon is hereby made a part of this contract.

25. No provision of the charter, constitution or by-laws of the corporation shall avoid this policy or be used in defense of any claim arising under this policy.

26. This policy is issued for the term stated in the insuring clause, but it may be renewed subject to all the conditions of the policy contract from term to term upon the advanced payment of the premium stated.

In witness whereof, the General Accident, Fire and Life Assurance Corporation, Ltd., has caused this policy to be signed by its United States manager, but the same shall not be binding upon the corporation until countersigned by a duly authorized representative of the corporation.

POLICY FORM—"COMPLETE DISABILITY."

PRINCIPAL SUM, \$7500-\$15,000. WEEKLY INDEMNITY, \$25-\$50.
ANNUAL PREMIUM, \$60.

General Accident, Fire and Life Assurance Corporation, Ltd. of Perth, Scotland (herein called the corporation), in consideration of the premium of sixty dollars, and the statements in the application for this policy, a copy of which is endorsed hereon and made part hereof, and subject to the provisions and limitations hereinafter expressed, does hereby insure John Doe, occupation attorney (herein called the insured) for the term of twelve months, beginning on the first day of November, 1914, at twelve o'clock noon, standard time, at the insured's place of residence, against bodily injuries, effected directly and independently of all other causes through accidental means (excluding suicide, sane or insane, or any attempt thereat, sane or insane) and against disability by sickness as specified in the following schedules:

PART I. ACCIDENT INDEMNITIES—DEATH, DISMEMBERMENT AND LOSS OF SIGHT.—If any one of the losses enumerated below shall result from such injuries alone, within ninety days from the date of accident, the corporation will pay the sum specified opposite such loss and in addition the weekly indemnity, as provided in Part II, for total disability, from the date of the accident to the date of death, dismemberment or loss of sight; or, if such injuries shall, independently and exclusively of all other causes, immediately, wholly and continuously disable and prevent the insured from performing any and every kind of duty pertaining to his occupation, and shall at any time during the period of such continuous disability result in any one of the losses enumerated below, the corporation will pay the sum specified opposite such loss and in addition, weekly indemnity as provided in Part II for total disability, to the date of death, dismemberment or loss of sight, provided that not more than one such loss shall be payable as the result of any one accident.

PAYMENTS IN ONE SUM, FOR LOSS OF life, or both hands by severance at or above the wrist, or both feet by severance at or above the ankle, or one hand at or above the wrist and one foot at or above the ankle (by severance) or entire sight of both eyes irrecoverably lost, or either hand by severance at or above the wrist and entire sight of one eye if irrecoverably lost, or either foot by severance at or above the ankle and entire sight of one eye if irrecoverably lost, the principal sum. Either hand by severance at or

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above the wrist, or either foot by severance at or above the ankle, or entire sight of one eye irrecoverably lost, one-half of principal sum, or thumb and index finger of either hand by severance at or above metacarpophalangeal joints, one-third of principal sum. The payment of any one such loss shall end this policy.

In the event of death the principal sum insured shall, as hereinafter provided, be paid to Mary Doe (the beneficiary), whose relationship to the insured is that of wife.

PART II. WEEKLY INDEMNITY—TOTAL DISABILITY.—If such injuries do not result in any one of the losses enumerated in Part I, but shall immediately, wholly and continuously disable and prevent the insured from performing any and every duty pertaining to his occupation, the corporation will pay for the entire period of such total disability weekly indemnity at the rate of twenty-five dollars (\$25) per week.

PARTIAL DISABILITY.—If such injuries result in immediate and continuous partial disability from date of accident, or from the termination of total disability, the corporation will pay for such partial disability for a period not exceeding fifty-two (52) consecutive weeks, as follows:

For the period during which the insured is totally disabled for three-quarters of his business time, weekly indemnity at the rate of three-fourths of the amount payable for total disability.

For the period during which the insured is unable to perform any important duty pertaining to his occupation, weekly indemnity at the rate of one-half of the amount payable for total disability.

For the period during which the insured is not entitled to benefits under either of the preceding sections and during which he is unable to fully perform all of the work pertaining to his occupation, weekly indemnity at the rate of one-fourth of the amount payable for total disability.

PART III. DOUBLE BENEFITS.—Any amount which may become payable under Parts I, II and IV shall be double the sum specified therein if such injuries are sustained by the insured, (1) while a passenger in or on any regular passenger conveyance provided by a common carrier (including the platform steps or running-board thereof); (2) or, while a passenger in a passenger elevator (excluding elevators in mines); (3) or, in consequence of being struck by lightning; (4) or, caused by the burning of a building in which the insured may be at the commencement of the fire; (5) or, caused by the collapse of a building while the insured is therein; (6) or, caused by the explosion of a steam boiler; (7) or, caused by a cyclone, tornado or earthquake.

PART IV. FIXED INDEMNITIES FOR SPECIFIC INJURIES WHEN DESIRED.—If the insured shall suffer a non-fatal injury, specified in the following schedule of fixed indemnities, he may, subject to all the provisions and limitations of this policy, elect to receive, in lieu of any weekly indemnity provided under Part II, the sum specified opposite such injury in said schedule, provided the insured signifies his choice within twenty days from the date of an injury for which claim is made under this policy.

SCHEDULE OF FIXED INDEMNITIES.—If the original single weekly indemnity payable under Part II of this policy for total disability is \$25 the following amounts will be paid. If said weekly indemnity is greater or less than \$25 the amounts to be paid shall be increased or reduced proportionately.

FOR THE COMPLETE FRACTURE OF BONES.—Of the skull, both tables, \$350; lower jaw, \$75; collar bone, \$165; pelvis, \$350; thigh, \$350; leg, \$200; kneecap, \$215; arm, between elbow and shoulder, \$300; arm, between wrist and elbow, \$165; two or more ribs, \$115; foot other than toes, \$125; hand other than fingers, \$125; two or more toes, \$100; two or more fingers, \$100.

FOR LOSS.—Of one or more fingers, at least one entire phalanx, \$160; one or more entire toes, \$200.

FOR COMPLETE HERNIA.—Caused solely and directly by accidental injury, \$80.

FOR A COMPLETE DISLOCATION.—Of the spine or neck, \$300; shoulder, \$125; elbow, \$115; wrist, \$140; hip, \$315; knee, \$175; any bones other than toes, \$160; ankle, \$175; two or more toes, \$65; two or more fingers, \$65; jaw, \$65; two or more bones of the hand, not fingers, \$50.

Provided, however, that no claim for more than one of the losses in said schedule, the result of any one accident, shall be valid.

PART V. SUNSTROKE, FREEZING, HYDROPHOBIA, ASPHYXIATION.—Sunstroke, freezing, hydrophobia or asphyxiation, suffered through accidental means (excluding suicide, sane or insane, or any attempt thereat (sane or insane) shall be deemed a bodily injury within the meaning of this policy.

PART VI. BLOOD POISONING OR SEPTIC INFECTION.—Blood poisoning or septic infection, resulting directly from a bodily injury, shall be deemed to be included in said term "bodily injury."

PART VII. PHYSICIANS' BILLS FOR INJURIES NOT CAUSING DISABILITY.—If such injury does not result in a loss specified herein, but requires treatment of the insured by a physician, the corporation, upon satisfactory proof from the physician in attendance, will reimburse the insured for the cost thereof, not to exceed one week's single indemnity as provided under Part II for total disability.

PART VIII. RETURN PREMIUM AGREEMENT.—If premiums on this policy are paid annually in advance, the corporation agrees, in case of loss of life of the insured within the meaning and intent of this policy, to return to the beneficiary named all premiums so paid.

PART IX. SICKNESS INDEMNITIES—WEEKLY INDEMNITY—TOTAL DISABILITY.—If the insured shall, independently of all other causes, be wholly disabled and prevented by sickness from performing any and every kind of duty pertaining to his occupation, the corporation will pay the weekly indemnity provided under Part II for total disability.

PARTIAL DISABILITY.—For the period following any period of total disability, during which the insured is not totally disabled, but suffers a material loss of his business time, which shall be deemed partial disability, the corporation will pay weekly indemnity at

the rate of one-half of the amount paid for total disability. Weekly indemnity on account of sickness, total and partial disability combined, will not be paid in excess of fifty-two consecutive weeks.

PART X. PERMANENT DISABILITY.—Upon due proof to the corporation that the insured has, as the result of sickness contracted during the term of this policy, and not hereinafter excepted, entirely and irrecoverably lost the sight of both eyes, or permanently and entirely lost the use of both hands or both feet, or of one hand and one foot, or has suffered incurable paralysis, and also that he has been for one year and will during his life, by reason thereof, be permanently disabled from engaging in any work or occupation for wages or profit, the corporation will pay one-half of the principal sum of this policy, in lieu of all other indemnities.

PART XI. ACCIDENT OR SICKNESS INDEMNITIES.—SURGEONS' FEES FOR OPERATIONS ON INSURED.—If any injury or sickness covered by this policy shall, within ninety days from the date of accident or commencement of disability from sickness necessitate a surgical operation named in the schedule of operations endorsed hereon, which forms a part of this policy, the corporation will pay the insured, in addition to the indemnity provided, the sum set opposite such operation on said schedule, but payment shall not be made for more than one operation.

PART XII. HOSPITAL EXPENSES.—If such injury or sickness shall necessitate any one of the surgical operations named in the schedule of operations endorsed hereon, and such operation is performed in an incorporated hospital, the insured may elect to receive in lieu of any sum payable as surgeon's fee under the schedule of operations, and in addition to the indemnity otherwise payable, an amount equal to one-half of the original single weekly indemnity as provided under Part II for total disability, for each week that the insured is necessarily confined in said hospital not exceeding twelve (12) consecutive weeks.

PART XIII. REGISTRATION AND IDENTIFICATION.—If the insured shall, by reason of injury or sickness, during the time this policy is in force, be physically unable to communicate with friends, the corporation will, upon receipt of any message, giving this policy number, immediately transmit to the relatives or friends of the insured any information respecting him, and will defray all expense necessary to put the insured in the care of friends, but the corporation's liability therefor shall not exceed the sum of one hundred dollars (\$100).

FOR STANDARD PROVISIONS SEE PAGE 11.

OTHER PROVISIONS.

21. No assignment of interest under this policy shall bind the corporation unless consent thereto is formally endorsed hereon by an executive officer of the corporation. A copy of any assignment must be given, within thirty days, to the corporation, which shall not be responsible for its validity.

22. This policy does not cover sickness contracted or disability sustained outside of the limits of the United States, Canada and Europe or in Alaska or the insular possessions of the United States, or while engaged in military or naval service.

23. The insurance hereunder shall not cover any injury, fatal or non-fatal, sustained by the insured while participating in or in consequence of having participated in any form of aeronautics.

24. The copy of the application endorsed hereon is hereby made a part of this contract.

25. No provisions of the charter, constitution or by-laws of the corporation shall avoid this policy, or be used in defense of any claim arising under this policy.

26. This policy is issued for the term stated in the insurance clause, but it may be renewed subject to all the conditions of the policy contract from term to term upon the advanced payment of the premium stated.

In witness whereof, the General Accident, Fire and Life Assurance Corporation, Ltd., has caused this policy to be signed by its United States manager, but the same shall not be binding upon the corporation until countersigned by a duly authorized representative of the corporation.

SCHEDULE OF OPERATIONS.—If the single original weekly indemnity of this policy is \$25 the following amounts will be paid: If said weekly indemnity is greater or less than \$25 the amounts to be paid shall be increased or reduced proportionately. Abscess or boil, \$5. Abdomen—cutting into abdominal cavity for diagnosis or treatment of organs therein, \$115. Amputation of foot, hand or forearm, \$25; leg or arm, \$30; thigh, \$75; finger or fingers, \$10. Aneurism—operation for tying of artery, \$40. Appendicitis (see abdomen), \$115. Bladder—operation for removal of stone by cutting, \$115; operation by crushing, \$50. Bone—injuries to or disease of. Removal of diseased portion of bone, \$25. Carbuncle—incision and treatment, \$10. Chest—incision into thoracic cavity (exclusive of tapping) for diagnosis or treatment of organs within, except the lungs, \$25. Dislocations—reduction of shoulder, elbow, hip, knee or ankle \$25; wrist or lower jaw, \$15; thumb or fingers, \$10. Ear, nose or throat—any cutting operation, \$10. Esophagotomy for stricture or other cause, \$100. Excision of shoulder, hip or knee joint, \$100; elbow, wrist or ankle joint, \$50; toe or toes, \$15. Eye, removal, \$50; cataract, \$25; any other cutting operation, \$15. Fractures, reduction of nose, lower jaw, collar bone or shoulder blade, \$25; breastbone, \$10; rib or ribs, \$10; upper arm, \$35; forearm (one or both bones), \$25; wrist or hand, \$15; fingers, \$10; bones of the pelvis except coccyx, \$75; coccyx, \$10; thigh, \$75; kneecap, or leg bones (one or both), \$50; bones of foot, \$15; toes, \$10. Felon—incision, \$5. Goitre—cutting operation for permanent cure, \$75. Gunshot wounds—treatment not necessitating amputation or cutting operation into abdominal cavity, \$15. Hernia (abdominal)—any cutting operation for radical cure, \$115. Hydrocele—incision or excision of sac, \$25. Hydrophobia—Pasteur treatment, \$65. Ingrowing toe nail—removal, \$10. Intestinal obstruction (see abdomen), \$115. Kidney (see abdomen), \$115. Lockjaw—treatment by anti-tetanic serum, \$50. Lung—operation within the lung, \$75. Mastoiditis—operation for mastoid—abscess or removal

of diseased bone, \$50. Nerve—cutting operation for stretching, \$25. Peritonitis (see abdomen), \$115. Rectum—operation for hemorrhoids: External, \$15; internal, \$25; prolapsed, \$25; fistula in ano, incision, \$20; curettement, \$15; malignant disease of rectum, \$115. Skull—operation for fracture or other cause, \$100. Spine or spinal cord—operation thereon, \$100. Tapping of abdomen, \$25; bladder, \$15; chest, \$15; ear-drum, \$10; hydrocele, \$10; joints, \$10; pericardium, \$75. Trachea—cutting operation for any cause, \$40. Tumors—benign, \$15; malignant (except when specifically covered elsewhere in this schedule), \$50. Varicocele—acupressure, ligation or excision, \$25. Varicose veins—ligation or excision, \$25. Wounds—suturing, \$10.

Georgia Casualty Company.

MACON, GA.

Commenced Business 1900.

W. E. SMALL, Pres.

E. P. AMERINE, Sec.

The following forms are issued in the accident and health branch: "Regular Accident," form R, annual premium, select, \$20; "Combination Accident," form C, select and preferred, annual premium, \$25; "Limited Disability," form D, select and preferred, annual premium, \$60; "Limited Disability," select and preferred, annual premium, \$35; "Combination Death and Dismemberment," form CDD, select and preferred, \$15; "Dixie Combination Accident," form X, select and preferred, \$30; "Dixie Disability," form Y, select and preferred, \$70. The above premiums are on a \$5000 basis. All classifications may be written on the regular accident policy while only the select, preferred, extra preferred and ordinary classifications are eligible for any of the other forms. The accident features of C, D, AL, X and Y are the same except that in the "Dixie" policies forms X and Y, the accumulative provision applies to weekly indemnity and contains also a return premium agreement.

POLICY FORM C—"COMBINATION ACCIDENT."

PRINCIPAL SUM, \$5,000-\$10,000. WEEKLY INDEMNITY, \$25-\$50.
ANNUAL PREMIUM, \$25.

In consideration of the statements in the schedule of warranties hereinafter contained and of \$25 premium, the Georgia Casualty Company of Macon, Ga., herein called the company,

Does hereby insure John Adams, herein called the assured, in the initial principal sum of \$5000, and for a weekly indemnity of \$25, for the term of 12 months from the 15th day of April, 1910, beginning and ending at 12 o'clock, noon, standard time, against bodily injuries, herein called "such injuries," effected directly, independently and exclusively of all other causes through accidental means (suicide, sane or insane, not included); as follows:

SCHEDULE OF INDEMNITIES.

1. DEATH, DISMEMBERMENT OR LOSS OF SIGHT WITHIN NINETY DAYS.—If any one of the losses enumerated in this section (1) shall result solely from such injuries within ninety days from the date of the accident, the company will pay the sum set opposite such specific loss.

DEATH, DISMEMBERMENT OR LOSS OF SIGHT WITHIN TWO HUNDRED WEEKS.—Or, if such injuries shall, independently and exclusively of all other causes, immediately, continuously and wholly disable and prevent the assured from performing any and every kind of duty pertaining to his occupation, and during the period of such continuous disability, and within 200 weeks from date of the accident shall result in any one of the said losses, the company will pay the sum set opposite such specific loss and in addition weekly indemnity as provided for herein to date of death, dismemberment or loss of sight, as the case may be. For loss of life, or both hands by severance at or above the wrists, or both feet by severance at or above the ankles, or one hand at or above the wrist and one foot at or above the ankle by severance, or entire sight of both eyes, if irrecoverably lost, or entire sight of one eye, if irrecoverably lost, and one hand at or above the wrist by severance, or entire sight of one eye, if irrecoverably lost, and one foot at or above the ankle, by severance, the principal sum. Either hand by severance at or above the wrist, or foot by severance at or above the ankle, one-half of principal sum. Entire sight of one eye, if irrecoverably lost, one-third of principal sum. (One loss only is payable for one accident.)

ACCUMULATIVE PROVISION.—Each consecutive full year's renewal of this policy, if the premium be paid annually in advance, will increase the respective sums specified in this section (1) by ten per cent; if paid other than annually in advance, by five per cent; until in either case according as premium may be paid, fifty per cent is thus added to the initial principal sum. Thereafter, so long as the policy is maintained in force, the insurance will be for the said initial principal sum plus the accumulations. This provision shall not apply to increase the weekly indemnity under this or any other section of the policy.

2. WEEKLY INDEMNITY—TOTAL OR PARTIAL DISABILITY.—Or, if such injuries shall not result in any of the losses mentioned in Section 1 but shall immediately, continuously and wholly disable and prevent the assured from performing any and every kind of duty pertaining to his occupation, the company will pay him for the period of such total disability, the weekly indemnity above specified, to an amount not exceeding the initial principal sum plus any accumulations which may have accrued under this policy at the time such injuries are sustained. Or, if such injuries shall not wholly disable the assured, as above, but shall immediately (or immediately following total disability) and continuously

disable and prevent him from performing one or more important daily duties pertaining to his occupation, the company will pay one-half the weekly indemnity above specified for the period of such partial disability not exceeding twenty-six consecutive weeks from the date of injury or from the termination of total disability. Weekly indemnity will not be payable under the provisions of Section 1 except as therein stated.

3. **OPTIONAL INDEMNITY.**—If the assured shall sustain an injury by means aforesaid, and such injury is named in the "Schedule of Injuries" endorsed hereon, he may elect, subject to the terms and conditions of this policy, to receive the amount of indemnity as specified for such injury in said schedule, in lieu of all other indemnity under this policy, except for surgical operation or hospital expenses to which assured may be entitled, provided written notice of his choice is given to the company at Macon, Ga., within ten days from the date of occurrence of said injury; provided further that not more than one amount shall be payable for injuries sustained in any one accident.

4. **DOUBLE INDEMNITY.**—If the assured shall sustain such injuries; (1) while a passenger in or on a public conveyance provided by a common carrier for passenger service; (2) or, while a passenger in an elevator used for passenger service only; (3) or, in consequence of the burning of a building while the assured is therein; (4) or, by the explosion of a stationary, locomotive, marine, or portable boiler; then, and in such event only, the company will pay double the amount otherwise payable under the preceding sections.

5. **INDEMNITY FOR PARALYSIS OR INSANITY.**—If such injuries shall not result in any loss enumerated in Section 1 hereof, but shall immediately, continuously and wholly disable and prevent the assured from performing any and every kind of duty pertaining to his occupation; (a) (Paralysis).—And during the period of such disability, and within ninety days from the date of the accident, shall directly, independently and exclusively of all other causes result in permanent paralysis; and if within thirty days after the expiration of one year from the date of such paralysis he shall be declared by competent and duly constituted medical authority to be permanently paralyzed, and to be thereafter unable to engage in any work or occupation for wages or profit, the company will pay the assured the initial principal sum of this policy, and in addition thereto weekly indemnity as herein provided for the said period of one year; (b) (Insanity).—Or, shall within six months from the date of the accident result directly, independently and exclusively of all other causes in the assured being adjudged insane by competent and duly constituted medical authority, and he shall within said six months be committed to a duly licensed asylum for the insane, and shall be continuously confined therein for a period of not less than two years and within thirty days after the expiration of said period of two years shall be declared by such medical authority to be incurably insane, the company will pay to the person or persons duly authorized to receive the amount on behalf of the assured the initial principal sum of this policy, and in addition thereto weekly indemnity as herein provided for the said period of two years. Payment under either paragraph (a) or (b) of this Section (5) shall be in lieu of all other indemnity under this policy.

6. **INDEMNITY FOR SUNSTROKE.**—If sunstroke, effected directly, independently and exclusively of all other causes through external violent and accidental means, shall result in the death of the assured within ninety days from the date of the accident, the company, upon proof thereof, will pay the initial principal sum of this policy in lieu of all other indemnity.

7. **INDEMNITY FOR SURGICAL OPERATIONS.**—If such injuries sustained by the assured shall within ninety days from the date of accident necessitate a surgical operation named in the "Schedule of Operations" endorsed hereon, and the same shall be performed, the company will pay, in addition to the indemnity otherwise provided, the sum as specified for such operation in said schedule; but such amount shall not be payable for more than one operation necessitated by injuries sustained in one accident.

8. **REIMBURSEMENT FOR HOSPITAL EXPENSES.**—If such injuries sustained by the assured shall within ninety days from the date of the accident necessitate his removal to an incorporated hospital, the company, provided no claim is made under Section 7 hereof, will pay, in addition to the indemnity otherwise provided, for a period not exceeding ten weeks, during which the assured shall be necessarily confined to the hospital, the amount expended by him weekly for hospital expenses, but not exceeding per week one-half of the amount payable hereunder as weekly indemnity for single benefits.

9. **INDEMNITY FOR SURGICAL TREATMENT OF MINOR INJURIES.**—Or if such injuries shall not result in either death or disability, but shall require surgical attention, the company will reimburse the assured for the cost thereof to an amount not exceeding one week's single indemnity as provided for herein, provided the surgeon's receipt and affidavit on the company's blank are furnished the company within thirty days from the date of the event causing the injury.

10. **WEEKLY INDEMNITY PAYABLE IN INSTALMENTS.**—Claims for indemnity for disability of less than thirteen weeks' duration shall be payable at the termination of the disability; claims of longer duration shall be payable at the expiration of thirteen weeks from date of accident and at intervals of thirteen weeks thereafter, satisfactory affirmative proof of disability and of its continuance to be furnished before each payment, and final proof in all cases to be furnished in accordance with Section 15.

11. **SPECIAL COVERINGS.**—Subject to its terms, limits and conditions this policy covers the assured in the event of death or disability due to freezing, hydrophobia, gas or poison (suicide, sane or insane, not included); likewise in the event of death or disability from blood poisoning due directly to a bodily injury sustained while this policy is in force.

12. **SCHEDULE OF INDEMNITIES FOR INJURIES TO THE BENEFICIARY.**—If one person only is specifically named as the beneficiary of the assured in the "Schedule of Warranties" hereinafter contained and such person is not under 18 nor over 60 years of age, and is in sound condition mentally and physically; then, and not otherwise, this policy shall also insure such beneficiary against bodily injuries, effected directly, independently and ex-

clusively of all other causes, through external, violent and accidental means (suicide, sane or insane, not included), and received: (1) while a passenger in or on a public conveyance provided by a common carrier for passenger service; (2) or, while a passenger in an elevator used for passenger service only; (3) or, in consequence of the burning of a building while said beneficiary is therein; (4) or, caused by the explosion of a stationary, locomotive, marine, or portable boiler; as follows: If any one of the losses enumerated in this section shall result solely from such injuries within ninety days from the date of the accident, the company will pay for loss of life, or both hands by severance at or above the wrists, or both feet by severance at or above the ankles, or one hand at or above the wrist and one foot at or above the ankle, by severance, or entire sight of both eyes, if irrecoverably lost, or entire sight of one eye, if irrecoverably lost, and one hand at or above the wrist, by severance, or entire sight of one eye, if irrecoverably lost, and one foot at or above the ankle, by severance, the initial principal sum. One hand by severance at or above the wrist, or one foot by severance at or above the ankle, one-half the initial principal sum. Entire sight of one eye, if irrecoverably lost, one-third the initial principal sum. (One loss only is payable for one accident.) Or, if such injuries do not result in any of the losses enumerated in this Section (12) but are named in the "Schedule of Injuries" endorsed hereon, the company will pay such beneficiary one-half of the sum specified in said schedule for "Ordinary Accidents" for such injuries; but not more than one-half of any sum so specified shall be payable for injuries sustained in any one accident. If the beneficiary shall sustain an injury in the manner defined in this Section (12) and such injury shall within ninety days from the date of accident necessitate an operation as named in the "Schedule of Operations" endorsed hereon and, the same shall be performed, the company will pay one-half of the sum specified in said schedule for such operation; but no payment shall be made for more than one operation necessitated by injuries sustained in any one accident. The amount payable in the event of the loss of life of the beneficiary shall be paid to the estate of the beneficiary; the payment of any other sum provided for in this section shall be made to the person insured as beneficiary.

13. AGREEMENTS.—If the assured is injured fatally or otherwise in any occupation classified by this company as more hazardous than that stated in the schedule "of Warranties" hereinafter contained, the company's liability shall be only for such proportion of the principal sum or other indemnity provided for herein as the premium paid by him will purchase at the rates fixed by the company for such increased accident hazard.

14.—No claim against this company on account of accidental injuries shall be valid in excess of fifty thousand dollars, under policies or tickets, either separately or together. Insurance in excess shall be void and the premium paid for such excess will be refunded on demand.

15. Written notice must be given to the company at Macon, Ga., or to the agent countersigning this policy, as soon as may be reasonably possible, of any injury for which a claim is to be made, with full particulars thereof and full name and address of the assured or beneficiary, as the case may be. Affirmative proof of death, or loss of limb, or sight, or surgical operation, or duration of disability, must be furnished to the company within two months from the time of death, or loss of limb, or sight, or surgical operation, or termination of disability. Affirmative preliminary proofs under Section 5 must be filed with the company within two months from date of the beginning of paralysis or insanity, as the case may be, and affirmative final proofs under said section must be filed within two months from date of final examination as required by said section. Legal proceedings for recovery hereunder may not be brought until after three months from date of filing final proofs at the company's home office. The company shall not be liable in any suit to recover under this policy unless the same shall be commenced within one year from time of death, or loss of limb, or sight, or surgical operation, or from the date when the weekly indemnity herein provided for becomes due and payable hereunder. Claims not brought in accordance with these requirements will be forfeited to the company.

16.—If the limitations of time for notice of injury, proof of claim or for legal proceedings herein contained shall differ from the statutory provisions in relation thereto of the state wherein the assured resides, it is agreed that such statutory provisions shall supersede such limitations in this policy.

17.—The company may cancel this policy at any time by written notice mailed to the assured at the address given in the "Schedule of Warranties" hereinafter contained, and the unearned premium, if any, shall be returned to the assured, and the company's check for such amount, mailed with such notice shall be sufficient tender. Persons under 18 or over 65 years of age are not covered by this policy. Women are only insured when named as beneficiary as herein provided.

18.—The company shall have the right and opportunity to examine the person of the assured or beneficiary when and so often as it requires in case of injury, and also the right and opportunity to make an autopsy in case of death.

19.—Any claim shall be subject to proof of interest and no assignment of interest under this policy shall be valid unless the consent of the company thereto is formally endorsed hereon by an executive officer.

20. Indemnity for loss of life of the assured shall be paid to the beneficiary named in the "Schedule of Warranties" hereinafter contained (or to such other beneficiary as the assured may designate), if surviving; otherwise to the executors, administrators, or assigns of the assured.

21.—The consent of the beneficiary shall not be requisite to a surrender, cancellation, change or assignment of this policy or to a change of beneficiary.

22.—An agent has no authority to change this policy, or to waive any of its provisions, nor shall notice to any agent or knowledge of his or any other person be held to effect a waiver or change in this contract, or any part of it. No change whatever in this policy, and no waiver of its provisions shall be valid unless an endorsement is added hereto signed

by the president or secretary of the company, expressing such change or waiver. In any matter relating to this insurance no person, unless duly authorized in writing, shall be deemed the agent of this company.

23.—That all of the warranties made by the assured upon the acceptance of this policy are true, viz.:

SCHEDULE OF WARRANTIES accompanies policy

In witness whereof, the Georgia Casualty Co., of Macon, Ga., has caused these presents to be signed by its president and secretary; but the same shall not be binding upon the company unless countersigned by a duly authorized agent of the company.

IDENTIFICATION.—Upon the receipt of the premium for this policy, provided it is not less than \$20, a certificate of identification will be issued wherein it is agreed that if the assured shall, during the term of this policy or any renewal hereof, be physically unable, as the result of such injuries, to communicate with relatives or friends, the company will, upon receipt of telegraphic or other advices, transmit to such persons as may be designated any information respecting him, and defray the expense (not exceeding \$100) necessary to place him in their care.

SCHEDULE OF INJURIES.—(Optional Indemnities—See Section 3). The amounts stated in the following "Schedule of Injuries" are payable under this policy if issued for five thousand dollars principal sum, proportionate amounts being payable if the policy is issued for a larger or smaller principal sum. Ordinary accidents, Section 2. For loss of one or more fingers (at least one entire phalanx) \$150; one or more entire toes, \$200; For complete hernia caused solely and directly by accidental injury, \$70. For complete dislocation, viz.: Of the shoulder, \$100; elbow, \$100; wrist, \$125; hip, \$300; knee, \$150; any bones of foot, \$150; ankle, \$150; two or more toes, \$50; two or more fingers, \$50.

For the complete fracture of bones, viz.: Of the skull, both tables, \$325; lower jaw, \$75; clavicle (collar bone), \$150; pelvis, \$250; thigh, \$300; leg, \$200; patella (knee cap) \$200; arm, between elbow and shoulder, \$300; forearm between the wrist and elbow, \$150; two or more ribs, \$100; foot, \$125; hand, \$125; two or more toes, \$100; two or more fingers, \$100.

Travel, etc., accidents, section 2, double above amounts.

SCHEDULE OF OPERATIONS.—(Indemnities for surgical operations—See section 7). The amounts stated in the following "Schedule of Operations" are payable under this policy if issued for five thousand dollars principal sum, proportionate amounts being payable if the policy is issued for a larger or smaller principal sum. Amputation of foot, hand or forearm, \$25; leg or arm, \$50; thigh, \$100; finger or fingers, \$10. Dislocations, reduction of shoulder, elbow, hip, knee or ankle, \$25; wrist or lower jaw, \$15; thumb or fingers (two or more), \$10. Excision of shoulder, hip or knee joint, \$100; elbow, wrist or ankle joint, \$50; toe or toes, \$25; Fractures, Reduction of nose, lower jaw, collar bone or shoulder blade, \$25; breast bone, \$10; rib or ribs, \$10; upper arm, \$35; forearm (one or both bones), \$25; wrist or hand, \$15; fingers (two or more), \$10; any of the bones of pelvis or sacrum, \$50; Coccyx, \$10; thigh, \$75; knee cap or leg bones (one or both), \$50; bones of foot, \$15; toe or toes, \$10. Gunshot wounds—Treatment not necessitating amputation or laparotomy, \$25. Hernia (Abdominal)—Any cutting operation for the radical cure of the reducible, irreducible or strangulated form, \$100. Hydrophobia—Pasteur treatment, \$50. Laparotomy (opening of the abdominal cavity for an operation on any organ contained therein, or for Traumatic Peritonitis, or exploratory incision) \$100. Lockjaw—Injection of anti-tetanic serum into frontal lobe of brain, \$100; into spinal canal, \$50. Necrosis (death of bone)—Sequestrotomy (removal of dead bone), \$35. Skull trephining for fracture or other cause, \$100. Synovitis (Inflammation of the lining membrane of a joint), Incision, \$25. Wounds of scalp or other parts—Suturing, \$5.

POLICY FORM D—"DISABILITY."

The disability policy, containing accident and health insurance, is similar to the combination accident policy, except where the phraseology conflicts with the health provisions and in the following paragraphs:

7. **INDEMNITY FOR SURGICAL TREATMENT OF MINOR INJURIES.**—See "Combination Accident" policy, 9.)

8. **SPECIAL COVERINGS.**—(See "Combination Accident" policy, 11.)

SCHEDULE OF INDEMNITIES—Disease or Illness.

9. **INDEMNITY FOR BLINDNESS OR PARALYSIS.**—If, during the term of this policy the assured shall contract any bodily disease or illness which shall not terminate in death, but independently of all other causes, and within one year from the date of commencement of disability, shall result in the entire and irrecoverable loss of sight of both eyes, or in the permanent and entire loss of the use of both hands or both feet, or of one hand and one foot, and on account of any one of said conditions will thereafter, and during his life, be permanently disabled from engaging in any work or occupation for wages or profit, the company will, upon the filing at its home office of satisfactory proofs of the continuance for one year of such blindness or paralysis, pay the assured a sum equal to one hundred week's indemnity at the rate hereinbefore specified; payment to be in lieu of all other indemnity under this policy.

10. **WEEKLY INDEMNITY FOR ILLNESS.**—If the assured shall suffer bodily disease or illness not hereinafter excepted and such disease or illness shall wholly disable and prevent him from performing any and every kind of duty pertaining to his occupation, the company will pay for the period of such disability during which he shall be necessarily confined to the house the weekly indemnity hereinbefore specified; or if such illness shall wholly disable

as herein provided but not necessarily confine him to the house, the company will pay one-half of the weekly indemnity payable for disability requiring confinement to the house; provided always that the combined periods for which indemnity will be paid for any illness shall not exceed fifty-two consecutive weeks; payment to be in lieu of all other indemnity under this policy except for surgical operations or hospital expenses to which he may be entitled.

11. **INDEMNITY IF QUARANTINED.**—If, during the term of this policy or any renewal hereof, the assured shall, as a consequence of his having been exposed to a contagious or infectious disease, be quarantined by order of the civil authorities, and shall thus be prevented from performing any and every kind of duty pertaining to his occupation, the company will pay him the weekly indemnity as herein provided for the period of such quarantine, not exceeding thirteen consecutive weeks; payment to be in lieu of all other indemnity under this policy.

INDEMNITIES FOR EITHER ACCIDENT OR ILLNESS.

12. **INDEMNITY FOR SURGICAL OPERATIONS.**—If such injuries sustained or illness contracted by the assured shall within ninety days from the date of commencement of disability necessitate a surgical operation named in the "Schedule of Operations" endorsed hereon, and the same shall be performed, the company will pay, in addition to the indemnity otherwise provided, the sum as specified for such operation in said schedule; but such amount shall not be payable for more than one operation necessitated by injuries sustained in one accident, or as the result of any one cause of illness.

13. **RE-IMBURSEMENT FOR HOSPITAL EXPENSES.**—If such injuries sustained or illness contracted by the assured shall within ninety days from the date of the commencement of disability necessitate his removal to an incorporated hospital, the company, provided no claim is made under Section 12 hereof, will pay, in addition to the indemnity otherwise provided, for a period not exceeding ten weeks during which the assured shall be necessarily confined to the hospital, the amount expended by him weekly for hospital expenses, but not exceeding per week one-half of the amount payable hereunder as weekly indemnity for single benefits.

14. **WEEKLY INDEMNITY PAYABLE IN INSTALMENTS.**—Claims for indemnity for disability of less than thirteen weeks' duration shall be payable at the termination of the disability; claims of longer duration shall be payable at the expiration of thirteen weeks from the date of accident or illness and at intervals of thirteen weeks thereafter, satisfactory affirmative proof of disability and of its continuance to be furnished before each payment, and final proof in all cases to be furnished in accordance with Section 21.

15. (See "Combination Accident" policy, 12.)

16. **AGREEMENTS.**—This insurance does not cover disability from illness unless the assured is treated by a regularly qualified physician for the disease by reason of which he claims indemnity; nor from any disease if contracted within fifteen days from noon of the date of issue unless this is a renewal of a previous policy which provided for indemnity against disease or illness.

17.—This insurance does not cover disease or illness suffered or contracted outside of the United States (not including Insular Possessions or Alaska), Canada and Europe.

18.—If the assured shall become entitled to indemnity for disability on account of accidental injuries, the company shall not for the same period of time be liable for any disability on account of illness.

19.—If the assured is injured fatally or otherwise in any occupation classified by this company as more hazardous than that stated in the "Schedule of Warranties" hereinafter contained, the company's liability shall be only for such principal sum or other indemnity as the premium paid by him for the accident portion of this contract will purchase at the rates fixed by the company for such increased accident hazard.

20.—No claim against this company for injuries under accident policies shall be valid in excess of fifty thousand dollars. Insurance in excess shall be void and the premium paid for such excess will be refunded on demand.

21.—Written notice must be given to the company at Macon, Ga., or to the agent countersigning this policy, as soon as may be reasonably possible, of any injury or illness for which a claim is to be made, with full particulars thereof and full name and address of the assured or beneficiary as the case may be. Affirmative proof of death, or of loss of limb, or sight, or surgical operation, or duration of disability, must be furnished to the company within two months from the time of death, or loss of limb, or sight, or surgical operation, or termination of disability. Affirmative preliminary proofs under Sections 5 and 9 must be filed with the company within two months from date of the beginning of blindness, paralysis or insanity, as the case may be, and affirmative final proofs under said Sections must be filed within two months from date of final examination as stipulated in said sections.

22.—Legal proceedings for recovery hereunder may not be brought until after three months from date of filing final proofs at the company's home office. The company shall not be liable in any suit to recover under this policy unless the same shall be commenced within one year from the time herein provided for the filing of final proofs hereunder. Claims not brought in accordance with these requirements will be forfeited to the company.

23. (See "Combination Accident" policy, 16.)

24. The company may cancel this policy at any time by written notice mailed to the assured at the address given in the "Schedule of Warranties" hereinafter contained, and the unearned premium, if any, shall be returned to the assured, and the company's check for such amount mailed with such notice shall be sufficient tender. Persons under eighteen or over sixty years of age are not covered by this policy. Women are only insured when named as beneficiary as herein provided.

25.—The company shall have the right and opportunity to examine the person of the assured or beneficiary when and so often as it requires in case of injury or illness, and also the right and opportunity to make an autopsy in case of death.

26. (See "Combination Accident" policy, 19.)

27. (See "Combination Accident" policy, 20.)

28. (See "Combination Accident" policy, 21.)

29. (See "Combination Accident" policy, 22.)

30. That all the warranties made by the assured upon the acceptance of this policy are true, viz.:

SCHEDULE OF WARRANTIES accompanies policy.

In witness whereof, the Georgia Casualty Company, of Macon, Ga., has caused these presents to be signed by its president and secretary; but the same shall not be binding upon the company unless countersigned by a duly authorized agent of the company.

SCHEDULE OF INJURIES.—(See preceding contract.)

SCHEDULE OF OPERATIONS.—(Indemnities for surgical operations—see Section 12). The amounts stated in the following "Schedule of Operations" are payable under this policy if issued for five thousand dollars principal sum, proportionate amounts being payable if the policy is issued for a larger or smaller principal sum. Abscess or boil—incision, \$5. Amputation of foot, hand or forearm, \$25; leg or arm, \$50; thigh, \$100; finger or fingers, \$10. Aneurism (tumor of artery—ligation), \$50. Appendicitis, \$100. Bone abscess—trephining, \$25. Bone hotomy, thyrotomy, laryngotomy, laryngotracheotomy or tracheotomy, \$50. Carbuncle—Incision and treatment, \$25. Caries (bone ulcer) Curetting, \$15. Dislocations, Reduction of shoulder, elbow, hip, knee or ankle, \$25; wrist or lower jaw, \$15; thumb or fingers (two or more), \$10. Excision of shoulder, hip or knee joint, \$100; elbow, wrist or ankle joint, \$50; toe or toes, \$25. Eye, ear, nose or throat—Any cutting operations, \$10. Felon—Incision, \$5. Fractures, Reduction of nose, lower jaw, collar bone or shoulder blade, \$25; breast bone, \$10; rib or ribs, \$10; upper arm, \$35; forearm (one or both bones), \$25; wrist or hand, \$15; fingers (two or more), \$10; any of the bones of the pelvis or sacrum, \$50; coccyx, \$10; thigh, \$75; knee cap or leg bones (one or both), \$50; bones of foot, \$15; toe or toes, \$10. Ganglion (cystic tumor of tendon sheath)—Incision and curetting, \$15. Gunshot wounds—Treatment not necessitating amputation or laparotomy, \$25. Hernia (Abdominal)—Any cutting operation for the radical cure of the reducible, irreducible or strangulated form, \$100. Hydrocele—Tapping—Incision or Excision of Sac, \$25. Hydrophobia—Pasteur treatment, \$50. Ingrowing toe nail—Removal, \$10. Intestinal obstruction (See laparotomy). Kidney—Fixation or removal, \$100. Laparotomy (opening of the abdominal cavity for an operation on any organ contained therein, or for traumatic peritonitis, or exploratory incision, \$100. Lithotomy (operation for removal of stone in bladder) any cutting, \$100; Lockjaw—Injection of anti-tetanic serum into frontal lobe of brain, \$100; into spinal canal, \$50. Mastoiditis—Operation for, \$50. Necrosis (death of bone)—Sequestrectomy (removal of dead bone), \$35. Oesophogotomy for stricture or other cause, \$100. Peritonitis (see laparotomy). Paracentesis—Tapping of abdomen, \$25; bladder, \$25; ear drum, \$15. Rectum—Operation for hemorrhoids (external or internal) Excision or ligation, \$25; prolapsed—Operation for, \$25; Fistula in ano—Incision, \$25; Polypus—Extirpation, \$25; Malignant stricture—Excision or colostomy, \$100. Skull trephining for fracture or other cause, \$100. Synovitis (Inflammation of the lining membrane of a joint), Incision, \$25. Tumors—Extirpation from any part of the body, benign, \$15; malignant, \$50. Varicose veins—Ligation or excision, \$25. Varicocele—Acupressure—Ligation or excision, \$25. Wounds of scalp or other parts—Suturing, \$5.

Globe Indemnity Company of New York.

45 WILLIAM STREET, NEW YORK.

Commenced Business 1911

HENRY W. EATON, Pres.

A. DUNCAN REID, Sec. and Gen. Man.

This company issues the "Ultima" disability policy, which covers disability from both accident and disease, and which in its entirety, is as follows:

POLICY FORM—"ULTIMA DISABILITY."

PRINCIPAL SUM, \$7500-\$15,000. WEEKLY INDEMNITY, \$25-\$50.
ANNUAL PREMIUM, \$75.

Globe Indemnity Company hereby insures subject to the terms, provisions and limitations hereinafter contained, the Person named in answer 1 of the copy of the application endorsed hereon against loss, caused (1), directly and exclusively by bodily injury sustained solely through accidental means, or caused (2), directly and exclusively by any physical or mental disease or illness if contracted and disability begins, necessitating treatment by a legally qualified physician, while this policy is in force, and designated as "such injury" or "such disease," as follows:

The capital sum is seventy-five hundred (\$7500) dollars.

SECTION 1. ACCIDENT INDEMNITY.—(a) If such injury, within 180 days from date of accident, irrespective of disability, causes the insured to sustain any one of the losses enumerated in this section, the Company will pay the amount specified for such loss, as follows: For loss of life, or both feet, or both hands, or one foot and one hand, or sight of both eyes, or one foot and sight of one eye, or one hand and sight of one eye, capital sum; one leg or one arm, two-thirds of capital sum; one foot, or either hand, one-half of capital sum; sight of one eye, one-third of capital sum; thumb and index finger, either hand, one-sixth of capital sum. (b) Under this section "loss" shall mean, whether referring to one or more bodily members, as follows: of leg, arm, foot, hand, thumb and index-finger—complete amputation at or above the knee, elbow, ankle, wrist or metacarpo-phalangeal joints; of sight—total, permanent and incurable blindness, respectively. (c) The occurrence of any loss enumerated in this section shall immediately terminate all insurance hereunder, and when liability for such loss is released this entire contract shall be surrendered to the Company. (d) If such injury, from date of accident, renders the insured totally and continuously unable to transact all of his business duties and, during the period of such disability, causes any one of the losses enumerated in this section, the Company will pay the amount specified for such loss and in addition, until the loss occurs indemnity at the rate per week specified in Section 2 for total disability. The weekly indemnity is twenty-five (\$25) dollars.

SECTION 2. TOTAL DISABILITY.—(a) If such injury does not cause a loss enumerated above but, from date of accident, renders the insured totally and continuously unable to transact all of his business duties, the Company will pay for the entire period thereof, indemnity at the rate per week of \$5 for each \$1500 capital sum.

INTERMEDIATE DISABILITY.—(b) If such injury, from date of accident or immediately following a period of total disability, renders the insured continuously unable to transact a major portion of all of his business duties, the Company will pay for the period thereof not exceeding fifty-two consecutive weeks, indemnity at the rate per week of three-fourths the amount specified in this section for total disability.

PARTIAL DISABILITY.—(c) If such injury, from date of accident or immediately following a period of total or intermediate disability, renders the insured continuously unable to transact a material portion of any or all of his business duties, the Company will pay for the period thereof, not exceeding fifty-two consecutive weeks, indemnity at the rate per week of one-half the amount specified in this section for total disability. (d) Indemnity under clauses (b) and (c), singly or combined, of this section will not be paid for more than a total period of fifty-two consecutive weeks.

SECTION 3. ELECTIVE INDEMNITY.—If such injury, within ninety days from date of accident, causes any one of the losses enumerated in this section, the insured may elect to claim the amount specified for such loss, in lieu of all other indemnity, except as provided in Section 10, if notice to that effect is mailed to the Company at its home office in New York City not later than twenty days from the date the loss occurs. If the capital sum of this policy is larger or smaller than \$7500, any amount payable hereunder shall be increased or reduced proportionately. Amputation—complete of—fingers or toes, one or more, \$160. Dislocation of—ankle or knee, \$175; elbow, shoulder or wrist, \$125; hip, \$300; jaw, two or more fingers or toes, \$60; spine or neck, \$300; two or more bones of foot, not toes, \$75; two or more bones of hand, not fingers, \$50. Fracture—complete of—

femur, patella, or tibia and fibula, \$225; fingers, ribs or toes, two or more, \$100; foot or hand, two or more bones, not toes or fingers, \$125; humerus, or radius and ulna, \$175; jaw, scapula, sternum or clavicle, \$175; Skull, both tables, pelvis or thigh, \$350. Hernia—double, \$160. Hernia—single, \$80.

SECTION 4. DOUBLE INDEMNITY.—The amount specified for a loss enumerated in any of the foregoing sections shall be doubled if such injury is sustained by the insured while in or on a public conveyance, including the platform steps or running board thereof, provided by a common carrier for passenger service; in an elevator used for passenger service only, mine elevators excepted; in a completed building which burns or collapses; or in consequence of a cyclone, tornado, the explosion of a steam boiler, or being struck by lightning.

SECTION 5. SPECIAL INDEMNITY.—If choking while swallowing, sunstroke, somnambulism, freezing, assault by burglars or highwaymen, involuntary or unconscious inhalation of gas or other poisonous vapor, hydrophobia or septicemia results directly and exclusively from such injury and causes a loss enumerated in sections 1, 2 or 3, the same shall be covered hereunder.

SECTION 6. DISEASE OR ILLNESS INDEMNITY.—(a) If such disease renders the insured totally and continuously unable to transact all of his business duties and, during the period of such disability and within fifty-two weeks from its beginning, causes any one of the losses enumerated in this section, and the insured survives such loss for fifty-two weeks and it is thereafter established by competent medical authority that the loss is as defined below, the Company will pay the amount specified for such loss and in addition, until the loss occurs, indemnity at the rate per week specified in Section 2 for total disability.

For loss of sight of both eyes, one third of capital sum; use of both feet and hands, one-third of capital sum; use of both feet, one-fifth of capital sum; use of both hands, one-fifth of capital sum; use of one foot and one hand, one-fifth of capital sum; use of one foot, one-sixth of capital sum; use of right hand, one-sixth of capital sum; sight of one eye, one-tenth of capital sum; speech, or hearing of both ears, one-tenth of capital sum; use of left hand, one-twelfth of capital sum. (b) Under this section "loss" shall mean, whether referring to one or more bodily members, as follows: Of sight, foot, hand, speech or hearing—total, permanent and incurable blindness, paralysis or deafness, respectively. (c) The occurrence of any loss enumerated in this section shall immediately terminate all insurance hereunder, and when liability for such loss is released this entire contract shall be surrendered to the Company.

SECTION 7. TOTAL DISABILITY.—(a) If such disease does not cause a loss enumerated above, but renders the insured totally and continuously unable to transact all of his business duties, the Company will pay for the entire period thereof, indemnity at the rate per week specified in Section 2 for total disability.

INTERMEDIATE DISABILITY.—(b) If such disease, immediately following a period of total disability, renders the insured continuously unable to transact a major portion of all of his business duties, the Company will pay for the period thereof, not exceeding fifty-two consecutive weeks, indemnity at the rate per week of one-half the amount specified in section 2 for total disability.

PARTIAL DISABILITY.—(c) If such disease, immediately following a period of total or intermediate disability, renders the insured continuously unable to transact a material portion of any or all of his business duties, the Company will pay for the period thereof, not exceeding fifty-two consecutive weeks, indemnity at the rate per week of one-fourth the amount specified in Section 2 for total disability. (d) Indemnity under clauses (b) and (c), singly or combined, of this section will not be paid for more than a total period of fifty-two consecutive weeks.

SECTION 8. HOSPITAL INDEMNITY.—If such injury or disease causes the insured to sustain a loss covered by this policy and, within ninety days from date of accident or contraction of disease, necessitates concurrent confinement in a regular hospital or sanitarium, the Company will pay for the period thereof, not exceeding fifteen consecutive weeks, indemnity at the rate per week of \$2.50 for each \$1500 capital sum, and in addition the amount specified in Section 2 for total disability.

SECTION 9. INCREASED WEEKLY INDEMNITY. If all premiums are paid in advance, each consecutive annual renewal of this policy shall add ten per cent., beginning the second year, to any amount due for a loss covered under Sections 2 or 7, until such additions aggregate fifty per cent. of the original weekly indemnity, as follows: If disability begins during first year, original indemnity; second year, ten per cent. increase; third year, twenty per cent. increase; fourth year, thirty per cent. increase; fifth year, forty per cent. increase; sixth year and thereafter, fifty per cent. increase.

SECTION 10. SURGICAL OPERATION INDEMNITY.—If such injury or disease necessitates an operation enumerated in this section and the same is performed within ninety days from date of accident or contraction of disease, the Company will reimburse the insured for the actual cost thereof, not exceeding the amount specified for such operation, in addition to any other indemnity that may be due; but if one accident or disease necessitates more than one operation, payment will be made for the first only. If the capital sum of this policy is larger or smaller than \$7500, any amount payable hereunder shall be increased or reduced proportionately. Abdomen—Opening cavity for treatment or diagnosis, \$100. Amputation of—Both legs above knees, \$150; both arms above elbows, \$150; both feet or hands above ankles or wrists, \$125; thigh, \$100; one leg or arm above knee or elbow, \$75; one entire foot, hand or forearm, \$50; one or more entire toes or fingers, \$15. Appendicitis—removal of entire appendix, \$100. Aneurism—ligation of artery, \$50. Boil or abscess—incision and removal of pus, \$10. Bone Abscess or ulcer—trephining or curetting, \$25. Cancer or cataract—extirpation of, \$50. Carbuncle—incision and curetting, \$10. Cyst—removal by incision, \$15. Diphtheria—injection of antitoxin, two or more treatments, \$25. Dislocation—reduction of—hip, knee, ankle, shoulder or elbow, \$25; jaw, wrist, one or more toes or fingers, \$15. Dropsy—tapping

and removal of fluid, \$25. Excision of—hip, shoulder or knee joint, \$125; elbow, wrist or ankle joint, \$50. Eye—enucleation, \$75. Fracture—reduction of—thigh, \$75; pelvis, patella, femur, or tibia and fibula, \$50; humerus, or radius and ulna, nose or jaw, \$25; scapula, clavicle or sternum, \$25; sacrum, coccyx or wrist, \$15; two or more bones of foot or hand, not toes or fingers, \$15; one or more ribs, toes or fingers, \$15. Ganglion—incision and removal of, \$15. Goiter—radical cure by cutting, \$75; Gun shot wound—Probing or dressing, \$25. Hematocele or hydrocele—tapping, incision or excision, \$25. Hernia, scrotal or abdominal—radical cure by cutting, \$75. Hydrophobia—Pasteur treatment, \$100. Intestinal obstruction—treatment by abdominal incision, \$100. Kidney—incision and fixation or removal, \$100. Liver, removal of malignant growth or gall stones, \$75. Malignant tumor—complete extirpation, \$50. Mastoiditis—trephining and removal of pus, \$50. Nerve—cutting or stretching, \$25. Peritonitis—treatment by abdominal incision, \$100. Polypus—removal of, \$15. Rectum—piles, polypus or fistula; ligation or incision, \$25. Sequestrum—removal of, \$50. Stone in bladder—removal by incision or crushing, \$75. Skull—trephining for fracture or meningitis, \$125. Synovitis—incision and removal of fluid, \$25. Tetanus—injection of antitoxin into frontal lobe of brain, \$100. Thorax—tapping or incision for removal of pus or fluid, \$25. Throat—removal of tonsils or malignant growth, \$25. Varicocele—cutting or tapping, \$25. Varicose veins—tying or removal, \$25. Wounds—not gun shot—suturing or dressing, \$5.

SECTION 11. MEDICAL ATTENDANCE INDEMNITY.—If such injury or disease does not cause a loss enumerated in any of the foregoing sections, but necessitates treatment by a physician or the services of a graduate nurse, the Company will reimburse the insured for the actual cost thereof, provided a receipted bill on the Company's form is filed at the home office in New York City not later than ninety days from date of accident or contraction of disease, but liability for such treatment or services, singly or combined, shall not exceed \$5 for each \$1500 capital sum.

SECTION 12. EMERGENCY INDEMNITY.—If such injury or disease causes the insured to be physically or mentally unable to communicate with the beneficiary designated herein, the Company will, upon receipt of a message giving the number of this policy, transmit any information it may possess and defray the expenses necessary to place the insured in the care of relatives or friends, but liability for such service and expense shall not exceed \$20 for each \$1500 capital sum.

FOR STANDARD PROVISIONS SEE PAGE 11.

SPECIAL PROVISIONS.

A. LOSSES NOT COVERED.—This policy does not cover (1) disappearance; (2) loss due to any means, act, injury or disease which, if used, done or self inflicted by the insured while in possession of all mental faculties, would be deemed intentional.

B. ASSIGNMENT OF INTEREST.—A copy of any assignment must be given to the Company within thirty days, which shall not be responsible for its validity.

C. POLICY LIMITATION.—Reimbursement will not be made for any operation which is necessitated by a disease or bodily condition contracted or existing prior to the issue of this policy; no accident indemnity will be paid for any loss caused by disease, nor disease indemnity for any loss caused by injury; nor, except as provided, will payment be made under more than a single section for loss caused by one accident or disease.

D. POLICY INCLUSION.—No provision of the charter, constitution or by-laws of the Company not included herein shall avoid this policy or be used in evidence in any legal proceeding hereunder.

E. PREMIUM CONSIDERATION AND TERM OF POLICY.—This policy is issued in consideration of seventy-five dollars (\$75) premium, for a term of twelve months, from the first day of January, 1915, beginning and ending at twelve o'clock noon, standard time, at the place where countersigned, but subject to its provisions and the Company's consent may be renewed from term to term of twelve months by payment of such premium until the insured is fifty years of age. If thereafter renewed, the premium shall be \$...

F. OCCUPATION AND CLASS.—The insured's occupation and business duties, fully described, are as follows: Attorney-at-law. Class No. 1.

G. COPY OF APPLICATION PART OF CONTRACT.—The copy of the application endorsed hereon is hereby made a part of this contract.

In witness whereof the Globe Indemnity Company has caused this policy to be signed by its president and its secretary, but the same shall not be binding upon the Company until countersigned by a duly authorized representative of the Company.

Great Eastern Casualty Company.

55 JOHN STREET, NEW YORK, N. Y.

Commenced Business in 1893. LOUIS H. FIBEL, Pres. THOMAS H. DARLING, Sec.
C. CLARK HOWARD, Agency Director.

The Great Eastern issues accident and health policies in various forms, writing all classes of personal accident risks.

PREMIUMS.—"Ultra Protection" policy providing for any accident or illness (no exceptions), surgeon's fees, hospital indemnity, fixed indemnities, double benefits, beneficiary insurance, and medical attendance, \$15 per \$1500 and \$5 per week indemnity for extra preferred risks. Issued to extra preferred and preferred risks only. "Ultra Gilt-Edge," a combination policy covering any loss by accident, \$5 per \$1500 and \$5 per week for extra preferred, and \$6 for preferred. "Ultra Perfection" policy covering any disease or sickness, \$50 per year for \$25 per week indemnity issued to extra preferred and preferred risks. The \$5000-\$10,000 "Double Weekly Indemnity," giving \$50 weekly indemnity, \$30 per annum for extra preferred and \$40 for preferred risks. The company also issues special policies for policemen and firemen; a general form for all classes other than extra preferred and preferred, and several other forms.

AGE LIMIT.—18 to 60.

MAXIMUM INDEMNITY.—Death, \$15,000; weekly indemnity, \$100.00.

POLICY FORM—"DOUBLE WEEKLY INDEMNITY."

PRINCIPAL SUM, \$5000-\$10,000. WEEKLY INDEMNITY, \$50-\$100.
MAXIMUM SUM, \$10,000. ANNUAL PREMIUM, \$30.

Great Eastern Casualty Company of New York, in consideration of the agreements and statements in the application, a copy of which is endorsed hereon and made a part hereof, and of thirty dollars premium,

Hereby insures John Watson, by occupation, editor, subject to all the provisions and limitations herein contained for the term of twelve months from noon, standard time, where the insured resides when the policy is issued, of January 1, 1914, against the effects of bodily injuries, caused directly, solely and independently of all other causes by external, violent and accidental means and which shall result in immediate and continuous disability as follows:

SECTION 1. ACCIDENT INDEMNITIES.—If any loss specified in this section shall result solely and exclusively from such injuries within three months from date of the accident, the company shall be liable only for such loss and will pay for loss of life, or both hands by complete severance at or above the wrists, or both feet by complete severance at or above the ankles, or one hand and one foot by complete severance as defined above, or entire sight of both eyes if irrecoverably lost, or entire sight of one eye and severance of one foot as defined above, or entire sight of one eye and severance of one hand as defined above, \$5000; right arm by complete severance at or above the elbow, \$3500; right hand by complete severance at or above the wrist, \$3000; left arm by complete severance at or above the elbow, \$3000; left hand by complete severance at or above the wrist \$2500; either leg by complete severance at or above the knee, \$3000; either foot by complete severance at or above the ankle, \$2500; entire sight of one eye if irrecoverably lost \$1700; and in addition \$50 a week for any period between date of the accident and date of the loss for which no weekly indemnity has been paid.

SECTION 2. LOSS OF TIME, TOTAL.—If such injuries shall from date of the accident continuously and totally disable and prevent the insured from transacting every kind of business, pertaining to his occupation, the company will pay for the period of such total disability, not exceeding two years, a weekly indemnity of \$50.

LOSS OF TIME, PARTIAL.—If such injuries shall from date of the accident or immediately following total disability, continuously disable and prevent the insured from transacting a material part of the duties essential to his business, the company will pay for the period of such partial disability, not exceeding seven months, but the combined periods for any one accident shall not exceed two years, a weekly indemnity of \$25.

SECTION 3. MEDICAL ATTENDANCE.—If such injuries shall not result in any of the above losses, but require medical treatment, the company will pay the amount actually paid by the insured for such treatment, not exceeding, however, \$50.

SECTION 4. DOUBLE INDEMNITIES.—All the above amounts shall be doubled if such injuries shall be received (1) while riding as a passenger in or on any passenger car of any street or other railway; or (2) while a passenger and on board a steam vessel licensed for the regular transportation of passengers. The amounts under Section 2 only shall be doubled if such injuries shall be received; (1) while a passenger in an elevator provided for passenger service only, excepting elevators in mines; (2) or while in a burning building in which the insured shall be at the beginning of the fire; (3) or through being struck by lightning; or (4) through the collapse of the outer walls of a finished building while the insured is therein.

SECTION 5. SPECIAL INDEMNITIES.—Sunstroke, freezing, hydrophobia, or the involuntary and unconscious inhalation of gas or other poisonous vapor shall be covered with one-half of each of the indemnities provided by this policy when suffered through external, violent and accidental means.

SECTION 6. BLOOD POISONING.—Blood poisoning resulting directly from a bodily injury caused by solely external, violent and accidental means is covered by this policy.

SECTION 7. SURGEON'S FEES.—If such injuries received after the date of this policy shall alone within three months from date of the accident and during the term of this policy necessitate a surgical operation named in the "Schedule of Operations" hereinafter mentioned, the company will pay in addition to the indemnity, the sum provided for such operation, but when more than one operation is required payment shall be made only for the first.

SECTION 8. REGISTRATION AND IDENTIFICATION.—If the insured shall by reason of such injuries, be physically unable to communicate with friends, the company will upon receipt of a message giving this policy number, immediately transmit to such relatives or friends as may be known to it, any information respecting him, and will defray any expenses necessary to put him in communication with and in the care of friends not exceeding a sum equal to four weeks' indemnity under Section 2.

SECTION 9. SETTLEMENTS EVERY THIRTY DAYS.—In case of loss of time, payment will be made at the expiration of each thirty days upon request of the insured and filing of due proof.

SECTION 10. IMMEDIATE OPTIONAL SETTLEMENTS.—If the insured shall sustain an injury specified in the "Schedule of Optional Indemnities," hereinafter mentioned, he may, subject to all the conditions of the policy, elect to receive in lieu of all other indemnity the sum specified in said schedule for such injury, provided, however, that he signify his election in writing to the company at its home office in New York City within twenty days from the date of the injury, and provided further that the election may not be for more than one of the sums specified in said schedule.

SCHEDULE OF OPERATIONS.—For each \$5 of single weekly indemnity. Amputation of foot, hand or forearm \$5; leg, \$10; arm above elbow, \$10; thigh, \$20; one or more entire fingers, \$2. Dislocations, reduction of shoulder, elbow, hip knee or ankle \$5; wrist or jaw \$3; finger or fingers \$2. Excision of shoulder, hip or knee joint \$20; elbow, wrist or ankle joint, \$10; toe or toes, \$5. Fractures, reduction of nose lower jaw, collar bone or shoulder blade, forearm (one or both bones), \$5; breast bone, rib or ribs, fingers, coccyx, toes, \$2; upper arm, \$7; wrist or hand, bones of foot, \$3; any of the bones of the pelvis or sacrum, \$10; thigh, \$15; knee cap or one or both leg bones, \$10. Gunshot wounds—treatment not necessitating amputation or laparotomy, \$5. Hernia (abdominal)—any cutting operation for the radical cure of the reducible, irreducible or strangulated form, \$20. Hydrophobia—Pasteur treatment, \$10. Laparotomy (opening of the abdominal cavity for an operation on any organ contained therein), \$20. Sequestrotomy (removal of dead bone), \$7. Skull trephining for fracture or other cause, \$20. Suturing wounds of scalp or other parts, \$1. Synovitis (inflammation of the lining membrane of a joint)—incision, \$5. Tetanus—lockjaw—injection of antitetanic serum into frontal lobe of brain, \$20.

SCHEDULE OF OPTIONAL INDEMNITIES.—For each \$5 of single weekly indemnity. Loss of one or more entire fingers \$32; of one or more entire toes \$40. Complete hernia \$16. Complete dislocation of the shoulder, \$12; elbow, \$20; wrist \$24; hip \$60; knee, \$32; two or more bones of foot (not toes), \$32; ankle, \$32; two or more toes, \$12; two or more fingers, \$12. Complete fracture of the skull, both tables, \$64; lower jaw \$16; collar bone \$32; pelvis \$48; thigh, \$60; leg (tibia and fibula), \$40; knee cap, \$40; arm, \$32; forearm (radius and ulna), \$20; two or more ribs, \$20; two or more bones of the foot (not toes), \$24; two or more bones of the hand (not fingers), \$24; two or more toes, \$20; two or more fingers, \$20.

FOR STANDARD PROVISIONS SEE PAGE 11

ADDITIONAL PROVISIONS

(a) No claims shall be valid for more than one of the losses herein specified, except as hereinbefore provided.

(b) This insurance does not cover suicide or any attempt thereat, sane or insane, or loss from injuries received by him while insane, or injuries fatal or otherwise, resulting wholly or in part, directly or indirectly, from riding in or on or being in, or attempting to get in or out of any aerial machine or conveyance.

(c) In case of injuries, fatal or otherwise, except drowning, of which there shall be no external and visible contusion or wound on the exterior of the body at the place of

the injury, the body itself in case of death not to be deemed such; or any loss resulting wholly or in part, directly or indirectly, from ptomaines or from the bite or sting of an insect except a spider, bee, wasp or hornet, or from intoxicants, corrosives, poisonous substances, war, unnecessary exposure to obvious danger, violating the law, riding in or on any locomotive, freight or hand-car, being on the road bed or bridge of any railway except while crossing at a public highway or with a legal right to be there, medical or surgical treatment except amputation within three months from date of accident and made necessary thereby, or any altercation or quarrel except unprovoked assault, then and in every such case the company's liability for any loss specified in Section 1 shall be one-twentieth of the amount provided therefor, and for any other loss one-fifth of the amount otherwise payable.

(d) Loss from injuries, fatal or otherwise, received by the insured while entering or leaving, or attempting to enter or leave, or while upon the step or steps, or platform or running board of any conveyance, shall be covered only by single indemnity.

(e) The copy of application endorsed hereon is hereby made a part of this contract. No provision of the charter, or by-laws of the company shall be used in defense of any claim arising under this policy. Compliance on the part of the insured and beneficiary with all the provisions of this policy is a condition precedent to recovery hereunder, and any failure in this respect shall forfeit to the company all right to any indemnity. This policy may be renewed subject to all its provisions from term to term, with the consent of the company, and by the payment of the premium in advance.

In witness whereof, the Great Eastern Casualty Company has caused this policy to be signed by two of the following officers: President, vice-president, secretary and treasurer in the City of New York.

POLICY FORM—"ULTRA PROTECTION."

MAXIMUM DEATH BENEFIT, \$15,000

ANNUAL PREMIUM, \$75. MAXIMUM WEEKLY INDEMNITY, \$50.

Great Eastern Casualty Company, in consideration of the agreements and statements in the application a copy of which is endorsed hereon and made part hereof, and of seventy-five dollars, premium, hereby insures Welland Strong, by occupation attorney at law, subject to all the provisions and limitations herein contained, for the term of twelve months from noon, standard time, where the insured resides when the policy is issued, of January 1, 1916, against the effects of bodily injuries caused directly, solely and independently of all other causes by accidental means, and which shall result in immediate and continuous disability, and also against the effects of sickness as follows:

ACCIDENT INDEMNITIES

SECTION 1.—If any loss specified in this section shall at any time result solely and exclusively from injuries which shall have continuously and totally disabled the Insured and prevented him from transacting every kind of duty pertaining to his occupation from date of injury to date of such loss, or if such loss shall so result within twenty-six weeks from date of accident regardless of total disability, the Company will pay for loss of life, or both hands by complete severance at or above the wrists, or both feet by complete severance at or above the ankles, or one hand and one foot by complete severance as defined above, or entire sight of both eyes if irrecoverably lost, or entire sight of one eye and severance of one foot as defined above, or entire sight of one eye and severance of one hand as defined above, \$7,500. Either arm by complete severance at or above the elbow, or either leg by complete severance at or above the knee, \$5,000. Either hand by complete severance at or above the wrist, or either foot by complete severance at or above the ankle, \$3,750. Entire sight of one eye if irrecoverably lost, \$2,500. Thumb and index finger of either hand by complete severance at or above metacarpophalangeal joints, \$2,500. And in addition the indemnity for loss of time which has not previously been paid, from date of accident to date of loss. For any loss stated in this section, except life, the Insured may elect to receive in lieu of the amounts above provided for such loss the indemnity under Sections 2, 8 and 9 to which he may be entitled.

SECTION 2. LOSS OF TIME—TOTAL.—If such injuries shall immediately, continuously and totally disable and prevent the Insured from transacting every kind of duty pertaining to his occupation, the Company will pay as long as the Insured lives and suffers such total disability, a weekly indemnity of \$25.

LOSS OF TIME—PARTIAL.—If such injuries shall from date of the accident or immediately following total disability, continuously disable and prevent the Insured from transacting a material part of the duties essential to his business, the Company will pay for the period of such partial disability, not exceeding fifty-two weeks, a weekly indemnity of \$12.50.

SECTION 3. DOUBLE INDEMNITIES.—All the above amounts shall be doubled if such injuries shall be received:

1. While riding as a passenger in or on a public conveyance provided by a common carrier for passenger service, including platform, steps or running board thereof; or

2. While a passenger within an elevator provided for passenger service only, excepting elevators in mines; or
3. While in a burning building in which the Insured shall be at the beginning of the fire; or
4. Through being struck by lightning; or
5. Through the collapse of the outer walls of a finished building while the Insured is therein; or
6. By the explosion, collapse or rupture of a steam boiler.

SECTION 4. SPECIAL INDEMNITIES.—Sunstroke, freezing, hydrophobia, or the involuntary and unconscious inhalation of gas or other poisonous vapor shall be deemed a bodily injury within the meaning of this policy, when suffered through accidental means.

SECTION 5. BLOOD-POISONING.—Blood-poisoning resulting directly and solely from such injuries is covered by this policy.

SICKNESS INDEMNITIES

SECTION 6. LOSS OF TIME—TOTAL.—If any sickness, not hereinafter excepted, shall continuously totally disable and prevent the Insured from transacting every kind of duty pertaining to his occupation, the Company will pay for the period of such total disability, which must begin during the term of the policy, a weekly indemnity of \$25.

LOSS OF TIME—PARTIAL.—If such sickness shall continuously disable and prevent the Insured from performing the duties of his occupation for at least half of his business time each day, the Company will pay for the period of such partial disability, not exceeding twelve months a weekly indemnity of \$12.50.

SECTION 7. BLINDNESS OR PARALYSIS.—If the Insured, as the result of blindness or paralysis, has been totally disabled and received indemnity for a period of fifty-two consecutive weeks under the conditions of Section 6, and any surgeon's fees and hospital indemnity to which he may be entitled and if at the end of said fifty-two weeks he shall be declared by medical authority, satisfactory to the Company, to be irrecoverably blind or paralyzed and in consequence totally and permanently disabled and prevented from engaging in every kind of work or occupation for wages and profit, he may elect to receive either (1) further weekly indemnity as provided in Section 6, or (2) a final settlement of thirteen hundred (\$1,300) dollars.

SECTION 8. SURGEON'S FEES FOR ACCIDENT OR SICKNESS.—If such injuries received or sickness contracted shall alone within three months from date of the accident or commencement of the sickness and during the term of this policy necessitate a surgical operation named in the Schedule of Operations hereinafter mentioned, the Company will pay, in addition to the indemnity, the sum provided for such operation, but when more than one operation is required payment shall be made only for the first.

SECTION 9. HOSPITAL INDEMNITY.—If such injuries received or sickness contracted shall within three months from the date of the accident or commencement of the sickness, necessitate the removal of the Insured to a hospital or sanitarium, the Company will pay in addition to the indemnity, for a period not exceeding three months of confinement in said hospital or sanitarium, per week, \$12.50.

SECTION 10. MEDICAL ATTENDANCE.—If such injuries received or sickness contracted shall not result in any of the above losses, but require medical treatment, the Company will pay the amount actually paid by the Insured for such treatment, not exceeding, however, \$25.

SECTION 11. REGISTRATION AND IDENTIFICATION.—If the Insured shall, by reason of such injuries or sickness, be physically unable to communicate with friends, the Company will, upon receipt of a message giving this policy number, immediately transmit to such relatives or friends as may be known to it, any information respecting him, and will defray any expenses necessary to put him in communication with and in the care of friends, not exceeding a sum equal to four weeks' indemnity under Section 2.

SECTION 12. SETTLEMENTS EVERY THIRTY DAYS.—In case of loss of time, payment will be made at the expiration of each thirty days upon request of the Insured and filing of due proof.

SECTION 13. IMMEDIATE OPTIONAL SETTLEMENTS.—If the Insured shall sustain an injury specified in the "Schedule of Optional Indemnities," hereinafter mentioned, he may, subject to all the conditions of the policy, elect to receive in lieu of all other indemnity the sum specified in said schedule for such injury, provided however, that he signify his election in writing to the Company at its Home Office in New York City within twenty days from the date of the injury, and provided further that the election may not be for more than one of the sums specified in said schedule.

SCHEDULE OF OPERATIONS FOR EACH \$5 OF SINGLE WEEKLY INDEMNITY.—Appendicitis, \$20. Aneurism (tumor of artery)—ligation, \$10. Amputation of foot, hand or forearm, \$5; leg, \$10; arm above elbow, \$10; thigh, \$20; one or more entire fingers, \$2. Abscess or boil—incision, \$1. Bone abscess—trephining, \$5. Bronchotomy, thyrotomy, laryngotomy, laryngo-tracheotomy or tracheotomy, \$10. Carbuncle—incision and treatment, \$1. Caries (bone ulcer)—curettling, \$3. Dislocations, reduction of shoulder, elbow, hip, knee or ankle, \$5; wrist or jaw, \$3; finger or fingers, \$2. Excision of shoulder, hip or knee joint, \$20; elbow, wrist or ankle joint, \$10; toe or toes, \$5. Eye, ear, nose or throat—any cutting operation, \$2. Felon—incision, \$1. Fractures, reduction of nose, lower jaw, collar bone, shoulder blade or forearm (one or both bones), \$5. Breast bone, rib or ribs, fingers, coccyx, toes, \$2; upper arm, \$7; wrist or hand, bones of foot, \$3; any of the bones of the pelvis or sacrum, \$10; thigh, \$15; knee cap or one or both leg bones, \$10. Ganglion (cystic tumor of tendon sheath)—incision and curettling, \$3. Gunshot wounds—treatment not necessitating amputation or laparotomy, \$5. Hernia (abdominal)—any cutting operation for the radical cure of the reducible, irreducible or strangulated form, \$20. Hydrocele—tapping—incision or excision of sac, \$5. Ingrowing toe nail—removal, \$2. Intestinal obstruction (see Laparotomy), \$20. Kidney—fixation or

removal, \$20. Laparotomy (opening of the abdominal cavity for an operation on any organ contained therein), \$20. Lithotomy (operation for removal of stone in bladder)—any cutting, \$20. Mastoiditis—operation for, \$10. Oesophagotomy for stricture or other cause, \$20. Peritonitis (see Laparotomy). Paracentesis—tapping of abdomen, bladder, \$5; ear drum, \$3. Rectum (operation for) hemorrhoids (external or internal), excision or ligation, prolapsed—operation for fistula in ano—incision, polypus—extirpation, \$5; malignant stricture—excision or colostomy, \$20. Sequestromy (removal of dead bone), \$7. Skull trephining for fracture or other cause, \$20. Suturing wounds of scalp or other parts, \$1. Synovitis (inflammation of the lining membrane of a joint)—incision, \$5. Tetanus—injection of anti-tetanic serum into frontal lobe of brain, \$20. Tumors—extirpation from any part of the body—benign, \$3; malignant, \$10. Varicose veins—ligation or excision, \$5. Varicocele—acupressure—ligation or excision, \$5.

SCHEDULE OF OPTIONAL INDEMNITIES FOR EACH \$5 OF SINGLE WEEKLY INDEMNITY.—Loss of one or more entire fingers, \$32; of one or more entire toes, \$40. Complete hernia, \$16. Complete dislocation of the shoulder, \$12; of the elbow, \$20; of the wrist, \$24; of the hip, \$60; of the knee, \$32; of two or more bones of foot (not toes), \$32; of the ankle, \$32; of two or more toes, \$12; of two or more fingers, \$12. Complete fracture of the skull, both tables, \$64; of the lower jaw, \$16; of the collar bone, \$32; of the pelvis, \$48; of the thigh, \$60; of the leg (tibia and fibula), \$40; of the knee cap, \$40; of the arm, \$32; of the fore arm (radius and ulna), \$20; of two or more ribs, \$20; of two or more bones of the foot (not toes), \$24; of two or more bones of the hand (not fingers), \$24; of two or more toes, \$20; of two or more fingers, \$20.

FOR STANDARD PROVISIONS SEE PAGE 11

ADDITIONAL PROVISIONS

(a) No claims shall be valid for more than one of the losses herein specified, except as hereinbefore provided.

(b) This insurance does not cover suicide or any attempt thereat, sane or insane, or loss from injuries received while insane, or injuries, fatal or otherwise, resulting wholly or in part, directly or indirectly, from riding in or on, or being in, or attempting to get in or out of any aerial machine or conveyance, or loss fatal or otherwise, caused by war, acts of any country at war, or by conditions arising from a state of war.

(c) This policy does not cover any loss from sickness, contracted while engaged in military or naval service in time of war or prior to the date of this policy, or for which the Insured is not treated by a licensed physician other than himself, or while the Insured may be entitled to indemnity for accidental injuries, or contracted or suffered outside the limits of the United States, Canada or Europe, or while in Alaska or the insular possessions of the United States.

(d) The copy of application endorsed hereon is hereby made a part of this contract. No provision of the charter or by-laws of the Company shall be used in defense of any claims arising under this policy. Compliance on the part of the insured and beneficiary with all the provisions of this policy is a condition precedent to recovery hereunder and any failure in this respect shall forfeit to the Company all right to any indemnity. This policy may be renewed subject to all its provisions from term to term, with the consent of the Company, and by the payment of the premium in advance.

The accident portion of the above policy is issued separately in the "Ultra Gilt Edge" form; premium \$25 for extra preferred risks.

ILLNESS INSURANCE

The company issues two forms: The "Ultra Perfection," which provides \$25 weekly indemnity during and following confining period for total disability from illness and in addition surgeon's fees, blindness or paralysis is covered by weekly indemnity of \$25 for fifty-two weeks after which, if declared irrecoverable by competent medical authority, an additional indemnity of \$1300 cash is granted or further weekly indemnity for life as provided by the contract for total disability, annual premium \$50; medical attendance when no disability is suffered not exceeding \$25, hospital charges \$12.50 per week for three months. The "Perfection," providing \$25 weekly for one year confining period; \$12.50 weekly for non-confining period and \$6.25 weekly for loss of time after one year, hospital charges \$12.50 per week and surgeon's fees, annual premium \$35. These policies contain monthly settlement clauses.

INDUSTRIAL DEPARTMENT

All classes of risks are written in this department.

AGE LIMITS: Males, 16 to 64, at schedule rates. For ages over 49 add 10 per cent. to schedule rates for each additional year.

POLICY FEE: A policy fee and one monthly premium are collected when the application is taken, which pays for the policy and the insurance for the month during which it is written.

MONTHLY PREMIUMS are due and payable without notice on the first day of each month.

LAPSED POLICIES are reinstated on satisfactory certificate of good health, and upon payment of current monthly premium.

WOMEN—Housewives and domestics between ages 16 and 39, inclusive, insured under regular policy for \$20 per month accident and sickness indemnity, with \$200 death indemnity for monthly premium of \$1.00. Between ages 40 and 49, inclusive, for monthly premium of \$1.25.

Wage earning women between ages 16 and 39, inclusive, insured as per schedule for additional premium of 25%. Between ages 40 and 49, inclusive, for additional premium of 50%.

SPECIAL POLICY.—(for which an additional premium is charged) provides the same benefits as regular policies, except the words "after the first week" in health provision are eliminated, thereby paying for and from the first day of sickness.

The "Complete Benefit" policy covers all accidents and all diseases from the first day of sickness, pays full indemnity for one month for non-confining illness. Benefits monthly accident, \$40; monthly sickness, \$40; accidental death, \$1000; premium, \$1.50 monthly; larger amounts proportionate rate and premium.

POLICY FORM—"INCOME SHIELD."

"POLICY," CLASS AA.

PRINCIPAL SUM, \$600. MONTHLY ACCIDENT INDEMNITY, \$60.
MONTHLY PREMIUM, \$1. MONTHLY SICKNESS INDEMNITY, \$60.

Great Eastern Casualty Company, in consideration of the policy fee of \$2 and the premium of one dollar per month, and the statements and agreements in the application, a copy of which is endorsed hereon and made part hereof,

Hereby insures John Doe, by occupation clerk, subject to all the agreements and limitations hereinafter contained from 12 o'clock noon, standard time, where the insured resides when the policy is issued, of the day this contract is dated, until 12 o'clock noon, such standard time of the first day of January, 1916, and for such further periods, stated in the renewal receipts, as the payment of the premium specified herein will maintain this policy and insurance in force, against the effects of bodily injuries, caused directly, solely and independently of all causes by external, violent and accidental means (suicide, sane or insane excepted), which bodily injuries or their effects shall not be caused wholly or in part, directly or indirectly, by any disease, defect or infirmity, and which shall from the date of the accident result in continuous disability; and also against the effects of sickness, as follows:

ACCIDENT INDEMNITIES.

SECTION 1.—If any loss specified in this section shall result solely and exclusively from such injuries within three months from date of the accident, the company shall be liable only for such loss and will pay for loss of life, or loss of both hands by complete severance at or above the wrists, or both feet by complete severance at or above the ankles, or one hand and one foot by complete severance at or above those places, or entire sight of one eye and severance of one foot as defined above, or entire sight of one eye and severance of one hand as defined above, or loss of entire sight of both eyes, if irrecoverably lost, the principal sum; loss of either hand by complete severance at or above the wrist, or either foot by complete severance at or above the ankles, one-half the principal sum; loss of entire sight of one eye, if irrecoverably lost, one-third of the principal sum

SECTION 2. LOSS OF TIME—TOTAL—PART A.—If such injuries shall not result in any of the losses above specified, but shall from the date of the accident disable and prevent the insured from performing every duty pertaining to any and every kind of business or occupation, and be regularly attended by a licensed physician, the Company will pay for the period of such total disability, not exceeding twenty-four consecutive months, indemnity at the rate per month of sixty dollars (\$60).

LOSS OF TIME—PARTIAL—PART B.—If such injuries shall not from date of accident, totally disable the insured, but shall within thirty days thereafter totally and continuously disable him; or if such injuries shall from date of accident, or immediately following total disability, disable and prevent the insured from performing important daily duties essential to his business or occupation, and be regularly attended by a licensed physician, the Company will pay for the period of such disability, not exceeding six consecutive months, one-half of the amount provided in Part A of this section. Provided always that the combined periods for which indemnity will be paid for any one accident shall not exceed twenty-four consecutive months.

SECTION 3. DOUBLE INDEMNITIES.—All the above amounts shall be doubled if such injuries shall be received.—1st. While riding as a passenger within the enclosed part of any railway passenger car provided for the exclusive use of passengers and propelled by steam, compressed air, cable or electricity and not attached to any freight, coal or logging train; or.—2nd. While riding as a passenger on board a steam vessel licensed for the regular transportation of passengers; and if such injuries shall be caused directly by or in consequence of the wrecking of such car or vessel.

SECTION 4. FIFTY PER CENT ACCUMULATIONS.—For each full three months immediately preceding the date of the accident that this policy shall have been maintained in continuous force the indemnities under Section 1 shall be increased five per cent, but the sum of all such accumulations shall never exceed fifty per cent.

SICKNESS INDEMNITIES

SECTION 5. PART A. LOSS OF TIME—CONFINING PERIOD.—If sickness, contracted and beginning after this policy has been in continuous force for 60 days from its date, shall totally disable and prevent the insured from performing any and every duty pertaining to any and every kind of business or occupation and shall necessarily and continuously confine him within the house wherein he shall be regularly visited by a licensed physician, the Company will pay for such period after the first week and not exceeding six months, indemnity at the rate per month of sixty dollars (\$60).

PART B. LOSS OF TIME—NON-CONFINING PERIOD.—If immediately following such confinement or if by reason of any sickness so contracted the insured shall be totally and continuously disabled as above defined and regularly attended by a licensed physician but not necessarily confined within the house the Company will pay, for the period of such disability after the first week and not exceeding one month, one-half of the amount provided in Part A of this section. Provided always that the combined periods for which indemnity will be paid for any one sickness shall not exceed six consecutive months.

FULL INDEMNITY FOR BOILS, FELONS AND CARBUNCLES.—Full indemnity for loss of time from boils, felons and carbuncles shall be paid regardless of confinement within the house.

SECTION 6. TEN PER CENT INCREASE.—The indemnities under Sections 2 and 5 of this policy shall be increased ten per cent if the premiums are paid annually in advance, or five per cent if the premiums are paid semi-annually in advance.

SECTION 7. INCREASED INDEMNITY FOR HOSPITAL CONFINEMENT.—If such injuries or such sickness necessitates the assured's to a regularly incorporated hospital within 90 days from the date of the accident or commencement of the sickness, the company will pay the assured an additional ten per cent of the amount that would be payable under this policy for the period of such confinement not exceeding three consecutive months.

SECTION 8. SURGEON'S FEES—NON-DISABLING INJURIES.—In the event of proper notice of injury being given the company by the insured, which injury shall not result in either disability or death, but shall require surgical treatment, the company will reimburse the insured for the cost thereof for an amount not exceeding two treatments at \$2 each. The surgeon's receipts for services shall be sufficient proof under this clause, but it must be furnished the company within 90 days from the date of accident.

SECTION 9. REGISTRATION AND IDENTIFICATION.—If the insured shall by reason of such injuries or sickness be physically unable to communicate with friends, the company will upon receipt of a message giving his policy number, immediately transmit to such relatives or friends as may be known to it, any information respecting him and will defray any expense necessary to put him in communication with and in care of friends not exceeding \$50.

SPECIAL PROVISIONS

SECTION 10. (1) If the policy is issued before the insured completes his 49th year, then beginning with his 50th year all benefits shall be reduced five per cent each year until the end of his 64th year; or, if the policy is issued after the insured enters his 50th year then beginning one year after the date of the policy all benefits shall be reduced five per cent each year until the end of his 64th year. This policy shall terminate when the insured has completed his 64th year, and the company's liability is limited after such time to the amount of premiums paid after such terminative date.

(2) In the event of death, loss or disability of longer duration than one month, resulting from the following causes, the company's liability shall be one month's indemnity as provided in sections 2 and 5 of this policy; for disability not extending one month, liability shall be limited to the period of disability under the said sections of the policy.

Injury of which there shall be no external and visible contusion or wound, except drowning, the body itself in case of death not to be deemed such mark; injury intentionally

inflicted upon the insured by any other person; unnecessary exposure to danger; riot strike or evading arrest; gas, vapor or poison; contact with poisonous substances; blood poison or septicemia; or while under the influence of an intoxicant or narcotic; or while violating law or the rules of a corporation, or the rules of a public carrier affecting the safety, of its passengers; or while on the right of way, bridge, trestle or other property of a railway corporation other than stations, platforms and regular crossings prescribed by law, not being at the time a passenger or employee of such railway in the discharge of duty; or due partly to injury and partly to disease or bodily infirmity; sunstroke, freezing, abscesses, ulcers, rheumatism, paralysis, tuberculosis, sciatica, lumbago, crick or lame back, strain, hernia, dementia, insanity, vaccination or venereal diseases.

FOR STANDARD PROVISIONS SEE PAGE 11

ADDITIONAL PROVISIONS

(a) No claim shall be valid for more than one of the loss herein specified, and any payment hereunder, other than for loss of time shall terminate this policy. Premiums must be paid either at the home office of the company, New York City, or to a duly authorized agent of the company, and if paid to any other person, such payments shall not be binding on the company.

(b) The company's liability for indemnity is limited to period the insured is regularly attended by a legally qualified physician, during disability. If the insured is disabled by injury or sickness for more than thirty days, he or his representative shall furnish the company, every thirty days or as near thereto as may be reasonably possible a report in writing from his attending physician or surgeon, fully stating the condition of the insured and the probable duration of his disability. No assignment of interest hereunder shall be valid unless the consent of the company, signed by one of its officers, is attached hereto.

(c) This policy does not cover any loss suffered in consequence of being in or on or attempting to get in or out of any aerial machine or conveyance or while participating in any motor, vehicle, speed or endurance contest or while in military or naval service in times of hostilities caused by war, acts of any country at war, or by conditions arising from a state of war, or intentionally self-inflicted injuries (sane or insane) fatal or non-fatal.

(e) The copy of application endorsed hereon is hereby made a part of this contract. No provision of the charter, or by-laws of the Company shall be used in defense of any claims arising under this policy. Compliance on the part of the insured and beneficiary with all the provisions of this policy is a condition precedent to recovery hereunder and any failure in this respect shall forfeit to the Company all right to any indemnity.

In witness whereof, the Great Eastern Casualty Company has caused this policy to be signed by its president and secretary in the City of New York, but the same shall not be binding on the company until signed by its authorized agent.

London Guarantee and Accident Company.

LONDON, ENG.

Commenced Business 1869. F. W. LAWSON, Gen. Mgr. U. S. Office, Chicago, Ill.

The London Guarantee and Accident insures against personal accidents under eight classifications of occupations, viz.: Select, Preferred, Extra Preferred, Ordinary, Medium, Special, Hazardous and Extra Hazardous.

PREMIUMS.—Ordinary Policy A. O. Select, \$4; Preferred, \$5; Extra Preferred, \$6; Ordinary, \$8.50; Medium, \$10; Special, \$12.50; Hazardous, \$15; Extra Hazardous, \$20 per annum for each \$1000 principal sum.

Policies are issued on semi-annual and quarterly payments without additional charge for the short term, but to persons classed as "Select," "Preferred" and "Ordinary" only, and for an amount not less than \$3000.

BENEFITS.—For each \$1000 principal sum, accidental death or loss of both eyes or two limbs, \$1000; loss of either hand or foot, \$500; loss of one eye, \$340; weekly indemnity for total disability (200 weeks), \$5; partial disability (26 weeks), \$1.25 to \$3.75.

SUPERIOR ACCIDENT, A. P.—Rates, \$5 per \$1500 for Select, \$5 for Preferred, \$6 for Extra Preferred, and \$8.50 for Ordinary.

AGE LIMITS.—Eighteen to sixty-five.

MAXIMUM INDEMNITY.—Death, \$30,000; weekly, \$100.

POLICY FORM—"MAXIMUM BENEFIT ACCIDENT"

FORM A. L.

PRINCIPAL SUM, \$7500.

WEEKLY INDEMNITY, \$25-\$50.

MAXIMUM SUM, \$15,000.

ANNUAL PREMIUM, SELECT, \$25.

London Guarantee and Accident Company, Ltd., hereinafter called the Company,

Does hereby insure John Doe of Chicago, Ill. (hereinafter called the insured), under classification Select, whose occupation is editor, the duties of which are . . . against bodily injuries effected within the period of this policy through Accidental means, directly and independently of all other causes, subject to all conditions and limitations hereinafter contained.

SECTION I.—SCHEDULE OF INDEMNITIES.

CLAUSE A. TOTAL DISABILITY.—For the period during which the insured shall be immediately, continuously and wholly disabled by injuries effected through accidental means as aforesaid and wholly disabled from performing any and every kind of duty pertaining to his occupation, the Company will pay indemnity at the rate of twenty-five dollars (\$25) per week so long as he suffers said total disability.

CLAUSE B. PARTIAL DISABILITY.—For the period not exceeding two hundred consecutive weeks, during which the insured shall be in manner as aforesaid continuously disabled from performing one or more important daily duties pertaining to his occupation, whether following total disability under Clause A or not, the Company will pay weekly indemnity at one-half the rate specified in Clause A.

CLAUSE C. DEATH.—If the insured suffers total disability as set forth in Clause A and during the period thereof dies as the direct result of accidental injuries as aforesaid; or if within ninety days from the date of the accident, irrespective of total disability, the insured dies as the result of accidental injuries as aforesaid the Company will pay the principal sum of seventy-five hundred dollars (\$7500) and in addition thereto the weekly indemnity specified in Clause A for the period between the date of the accident and the date of death.

CLAUSE D. OPTIONAL INDEMNITIES. (Part 1.)—If the insured suffers total disability as set forth in Clause A and if, during the period of said total disability and within two hundred weeks from the date of the accident, the insured suffers, as the direct result of the bodily injuries causing the said total disability and independently and exclusively of all other causes, one of the injuries defined in parts 2 and 3 of this clause; or if within ninety days from the date of the accident, irrespective of total disability, the insured suffers in like manner one of the said injuries—the insured may elect to receive the amount of indemnity set opposite said injury in the said part 2 or 3, together with the weekly indemnity for the period between the date of the accident and the date that the

insured suffers the injury defined in the said part 2 or 3, in lieu of all other indemnity under this policy except surgeon's fees and hospital charges to which he may be entitled; but if the insured elects to claim indemnity under part 3 of this Clause, notice in writing of his election shall be given to the Company at its head office in Chicago, Ill., within twenty days from the date the insured suffers such injury. In no event shall more than one of the said amounts named in parts 2 and 3 of this Clause be payable for bodily injuries resulting from one accident. (Part 2.) For loss of both hands by severance at or above the wrist, or both feet by severance at or above the ankle or one hand and one foot severed as described above, or entire sight of both eyes, if irrecoverably lost, the principal sum; loss of one leg by actual separation at or above knee, or loss of one arm by actual separation at or above elbow, three-quarters of principal sum; either hand by severance at or above the wrist, or either foot by severance at or above the ankle, or entire sight of one eye, if irrecoverably lost, one-half of principal sum; thumb and index finger of either hand, one-third of principal sum. The payment in any such case shall end this policy. (Part 3.) If the weekly indemnity for total loss of time in this policy is \$50, the amounts named below shall be payable; if said indemnity is greater or less than \$50, the amounts to be paid shall be increased or reduced proportionately. For loss of one or more fingers (at least one entire phalanx), \$300; one or more entire toes, \$400. For complete hernia caused solely and directly by accidental injury, \$140. For complete dislocation, shoulder or elbow, \$200; wrist, \$250; hip, \$600; knee, or ankle, or any bones of the foot other than toes, \$300; two or more toes or any two or more fingers, \$100. For the complete fracture of bones of the skull, both tables, \$650; lower jaw, \$150; collar bone or the forearm between wrist and elbow, \$300; pelvis, \$500; thigh or the arm between elbow and shoulder, \$600; leg or the knee cap, \$400; two or more ribs, or two or more toes, or two or more fingers, \$200; foot, two or more bones other than toes, \$250; hand, two or more bones other than fingers, \$250.

CLAUSE E. DOUBLE INDEMNITY.—The amount payable under the foregoing clauses shall be double the sum therein specified if such injuries are sustained by the insured: (1) While a passenger in or upon a public conveyance (including platform, steps or running board thereof) provided by a common carrier for passenger service; or (2) while a passenger in a passenger elevator (excluding elevators in mines); or (3) through the burning of a building while the insured is therein; or (4) by being struck by lightning; or (5) by the collapse of the outer walls of a building while the insured is therein; or (6) by the explosion of a steam boiler; or (7) as the result of a cyclone or tornado.

CLAUSE F. SUNSTROKE, FREEZING, HYDROPHOBIA AND ASPHYXIATION.—Any of the following, namely, sunstroke, freezing, hydrophobia and asphyxiation, suffered through accidental means (excluding suicide, sane or insane, or any attempt thereat, sane or insane), shall be deemed a bodily injury within the meaning of this policy.

CLAUSE G. BLOOD POISONING.—Blood-poisoning, resulting directly from bodily injuries as aforesaid, shall be deemed to be included in the said term, bodily injury.

CLAUSE H. SURGICAL BENEFITS.—(Part 1.) If injuries covered by this policy shall necessitate a surgical operation named in Section IV endorsed hereon, within ninety days from the date of accident, the Company will pay as specified in said Section, in addition to the indemnity hereinbefore provided, but such payment shall not be made for more than the first operation for any one accident. (Part 2.) If injuries are sustained which shall not result in death or other disability, but which shall require surgical treatment other than specified in said Section IV, the Company will pay the amount actually expended for such treatment, but not exceeding the single indemnity for one week at the rate specified in Clause A.

CLAUSE I. HOSPITAL CHARGES.—If the insured suffers bodily injury through accidental means as aforesaid and on account thereof, and within ninety days from the date of the accident, the insured is removed to a hospital, the Company, provided no claim is made under such Clause H, will pay the insured (in addition to the indemnity payable for said bodily injury) for the period, not exceeding fifteen weeks, during which the insured is necessarily confined to the said hospital, the amount expended by him weekly on account of the hospital charges—not exceeding one-half of the amount of weekly indemnity provided for total disability.

CLAUSE J. IDENTIFICATION BENEFITS.—If the insured, by reason of injury or illness, shall be physically unable to communicate with friends, the Company, upon receipt of a telegram or other message giving the number of this policy, will immediately transmit to his relatives or friends any information respecting him, and will, without prejudice as to other benefits to which he may be entitled under this policy, defray all expenses necessary to put the insured in the care of friends, provided such expense shall not exceed in all a sum equal to four times the amount specified in Clause A as the weekly indemnity.

SECTION II—FOR STANDARD PROVISIONS, SEE PAGE 11.

ADDITIONAL PROVISIONS.

PROVISION 17. No assignment of interest under this policy shall bind the Company unless consent thereto is formally endorsed hereon by the general manager of the Company of the United States. Any failure to comply with the provisions of this policy shall render invalid any claim made hereunder. A copy of any assignment shall be given within thirty days, to the Company, which shall not be responsible for its validity.

PROVISION 18. Surgical Operation Fees, or Hospital Indemnity.—Affirmative proof of a surgical operation, or of hospital confinement, must be furnished to the Company at its said head office, within ninety days from the date of the operation, or of the termination of the confinement in a hospital.

PROVISION 19. The Company's liability shall not in any case extend to more than one part of this policy on account of any one accident to the insured, except as provided in Clauses B, H, I and J hereof.

PROVISION 20. The insurance hereunder shall not cover any injury, fatal or non-fatal,

sustained by the insured while participating in or in consequence of having participated in aeronautics, or from disease in any form.

PROVISION 21.—The copy of the application endorsed hereon is hereby made a part of this contract.

PROVISION 22.—No provision of the charter, constitution or by-laws of the Company not included herein shall avoid the policy or be used in evidence in any legal proceeding hereunder.

This policy is issued in consideration of the premium of \$25 and of the statements made by the insured in his application, as shown in copy endorsed hereon, for the term of twelve months, beginning at twelve o'clock noon, standard time, of the day this policy is dated, but it may be renewed subject to all provisions of the policy, from term to term, by payment of such premium.

In witness whereof, the London Guarantee and Accident Company, Limited, has caused these presents to be signed by its authorized general manager for the United States of America, acting under power of attorney, and dated this first day of January, 1915; but the same shall not be binding upon the Company unless countersigned by a duly authorized representative of the Company.

SECTION IV. SCHEDULE OF OPERATIONS.—If the weekly indemnity for total loss of time in this policy is \$50, the amounts named below shall be payable; if said indemnity is greater or less than \$50, the amounts to be paid shall be increased or reduced proportionately. Abscess, incision, \$10; abdomen, cutting into abdominal cavity for diagnosis or treatment of organs therein, \$200. Amputation of entire hand, forearm or foot, \$50; leg or arm, \$100; thigh, \$150; finger or fingers, \$20. Aneurism, operation for tying of artery, \$70. Bone, injuries to or disease of. Removal of diseased portion of bone, \$50. Chest—cutting into for removal of pus as result of traumatism, \$50. Dislocation—reduction of hip or knee, \$70; shoulder, elbow or ankle, \$50; wrist or lower jaw, \$30; thumb, \$20; fingers, \$10. Excision—removal of shoulder or hip joint, \$200; knee joint, \$150; elbow, wrist or ankle joint, \$100; toe or toes, \$20. Eye—any cutting operation, \$20. Eye—removal, \$100. Fractures—reduction of, nose, lower jaw, collar bone, shoulder blade, forearm or wrist, \$50; breast bone or ribs, \$20; upper arm, \$70; bones of hand other than fingers, \$30; fingers, \$10; bones of the pelvis (except coccyx), \$150; coccyx or toes, \$20; thigh, \$150; knee cap or leg, \$100; bones of foot other than toes, \$30. Gunshot wounds—treatment of, not necessitating amputation or any cutting operation into abdominal cavity, \$25. Hernia (abdominal)—any cutting operation for radical cure of reducible, irreducible or strangulated form, \$200. Hydrophobia—Pasteur treatment, \$100. Inflammation of joint. Incision of joint, \$50. Lockjaw. Injection of antitoxin into skull, \$200; injection of antitoxin into spinal canal, \$100; Skull—cutting into cranial cavity, \$200. Spine or spinal cord—operation with removal of fractured vertebra, \$200. Wounds—suturing, \$10.

POLICY FORM—"MAXIMUM BENEFIT NON-CONFINING DISABILITY D. M."

"Maximum Benefit Non-Confining Disability" policy, form D. M., is issued to select and preferred risks as follows: Annual premiums, ages 18 to 50, inclusive—select, \$60; preferred, \$65; Ages 51 to 60, inclusive—select, \$70; preferred, \$75.

London Guarantee and Accident Company, Ltd., hereinafter called the Company,

Does hereby insure John Doe, of Chicago, Ill. (hereinafter called the insured, under classification select whose occupation is attorney, the duties of which are . . . , against bodily injuries effected within the period of this policy through accidental means, directly and independently of all other causes, and against disability by disease, contracted by the insured during the period beginning at noon, standard time, of the fifteenth day after this policy is dated, subject to all conditions and limitations hereinafter contained.

SECTION I—SCHEDULE OF INDEMNITIES.

CLAUSE A. TOTAL DISABILITY FROM ACCIDENT.—For the period during which the insured shall be immediately continuously and wholly disabled by injuries effected through accidental means as aforesaid and wholly disabled from performing any and every kind of duty pertaining to his occupation, the Company will pay indemnity at the rate of twenty-five dollars (\$25) per week so long as he suffers said total disability.

CLAUSE B. PARTIAL DISABILITY FROM ACCIDENT.—For the period not exceeding two hundred consecutive weeks, during which the insured shall be in manner as aforesaid continuously disabled from performing one or more important daily duties pertaining to his occupation, whether following total disability under Clause A or not, the Company will pay weekly indemnity at one-half the rate specified in Clause A.

CLAUSE C. DEATH FROM ACCIDENT.—If the insured suffers total disability as set forth in Clause A and during the period thereof dies as the direct result of accidental injuries as aforesaid; or if within ninety days from the date of the accident, irrespective of total disability, the insured dies as the result of accidental injuries as aforesaid the Company will pay the principal sum of seventy-five hundred dollars (\$7500) and in addition thereto the weekly indemnity specified in Clause A for the period between the date of the accident and the date of death.

CLAUSE D. OPTIONAL INDEMNITIES—ACCIDENT.—If the insured suffers total disability as set forth in Clause A and if, during the period of said total disability and within two hundred weeks from the date of the accident, the insured suffers, as the direct result

of the bodily injuries causing the said total disability and independently and exclusively of all other causes, one of the injuries defined in parts 1 and 2 of Section IV endorsed hereon; or if within ninety days from the date of the accident, irrespective of total disability, the insured suffers in like manner one of the said injuries—the insured may elect to receive the amount of indemnity set opposite said injury in the said part 1 or 2, together with the weekly indemnity for the period between the date of the accident and the date that the insured suffers the injury defined in the said part 1 or 2, in lieu of all other indemnity under this policy except surgeons' fees and hospital charges to which he may be entitled; but if the insured elects to claim indemnity under part 2 of said Section IV notice in writing of his election shall be given to the Company at its head office in Chicago, Ill., within twenty days from the date the insured suffers such injury. In no event shall more than one of the said amounts named in parts 1 and 2 of said Section IV be payable for bodily injuries resulting from one accident.

CLAUSE E. DOUBLE INDEMNITIES—ACCIDENT.—The amount payable under the foregoing clauses shall be double the sum therein specified if such injuries are sustained by the insured (1) while a passenger in or upon a public conveyance (including platform, steps or running board thereof) provided by a common carrier for passenger service; or (2) while a passenger in a passenger elevator (excluding elevators in mines); or (3) through the burning of a building while the insured is therein; or (4) by being struck by lightning; or (5) by the collapse of the outer walls of a building while the insured is therein; or (6) by the explosion of a steam boiler; or (7) as the result of a cyclone or tornado.

CLAUSE F. SPECIAL INDEMNITY.—Sunstroke, freezing, hydrophobia, asphyxiation, choking while swallowing, somnambulism, assault by burglars or highwaymen, involuntary or unconscious inhalation of gas or other poisonous vapor, suffered through accidental means (excluding suicide, sane or insane, or any attempt thereat, sane or insane) shall be deemed a bodily injury within the meaning of this policy.

CLAUSE G. BLOOD-POISONING.—Blood-poisoning, resulting directly from accidental injuries as aforesaid, shall be deemed to be included in the said term, bodily injury.

CLAUSE H. TOTAL DISABILITY FROM DISEASE.—(Part I.) For the period, not exceeding fifty-two consecutive weeks, during which the insured shall, independently of all other causes, be continuously and wholly disabled by disease as aforesaid from performing any and every kind of duty pertaining to his occupation, the Company will pay weekly indemnity at the rate specified in Clause A; or

(Part 2.) **TOTAL DISABILITY WHILE CONFINED IN A HOSPITAL.**—For the period, not exceeding fifty-two consecutive weeks, during which the insured shall, independently of all other causes, be necessarily confined in a regularly incorporated hospital and wholly disabled and prevented by disease as aforesaid, and not hereinafter excepted, from performing any and every kind of duty pertaining to his occupation, the Company will pay weekly indemnity at double the rate specified in Clause A, but the Company's liability under parts 1 and 2 of this clause shall not exceed a total period of fifty-two consecutive weeks in all.

CLAUSE I. PARTIAL DISABILITY FROM DISEASE.—For the period, following total disability as specified in Clause H, during which the insured shall, independently of all other causes, be necessarily prevented by disease as aforesaid from attending to some material part of his business and is attended by a regularly licensed physician, the Company will pay weekly indemnity at one-half the rate specified in Clause A, but the Company shall not be liable for disability in excess of fifty-two consecutive weeks' duration under this Clause and Clause H together.

CLAUSE J. PERMANENT DISABILITY FROM DISEASE.—If, as the result from disease contracted during the term of this insurance and not hereinafter excepted, the insured shall, independently of all other causes and within the said term, suffer the irrecoverable loss of the entire sight of both eyes, or permanently and entirely lose the use of both hands, or of both feet, or one hand and one foot, and by reason thereof shall be wholly and continuously disabled and prevented from performing any and every kind of duty pertaining to his occupation, the Company will pay weekly indemnity at the rate specified in Clause A for the period, not exceeding fifty-two consecutive weeks, that the insured survives such loss; and if the insured survives for the said period of fifty-two consecutive weeks the said loss of sight or said loss of the use of both hands, or of both feet, or of one hand and one foot, and shall be declared by competent medical authority, satisfactory to the Company, to have suffered such loss and to be thereafter and during his life by reason thereof permanently disabled from engaging in any work or occupation for wages or profit, the Company will pay to him a sum sufficient to increase the indemnity, theretofore paid for the disease which shall have caused such disability, to an amount equal to two hundred weeks' indemnity at the rate specified in Clause A. The payment for permanent disability shall terminate the policy.

CLAUSE K. SURGICAL BENEFITS.—(Part 1.) If injuries or disease covered by this policy shall necessitate a surgical operation named in Section V endorsed hereon, within ninety days from the date of accident or commencement of disease, the Company will pay as specified in said Section, in addition to the indemnity hereinbefore provided, but such payment shall not be made for more than the first operation for any one cause of disability. (Part 2.) If the insured suffers bodily injury or illness which shall not result in death or other disability, but which shall require surgical treatment other than specified in the said Section V, the Company will pay the amount actually expended for such treatment, but not to exceed the single indemnity for one week.

CLAUSE L. HOSPITAL CHARGES.—If the insured suffers bodily injury through accidental means as aforesaid and on account thereof, and within ninety days from the date of the accident, the insured is removed to a hospital, the Company, provided that no claim is made under Clause K, will pay to the insured (in addition to the indemnity payable for said bodily injury) for the period, not exceeding fifteen weeks, during which the insured is necessarily confined to the said hospital, the amount expended weekly for hospital charges but not exceeding per week one-half of the amount of weekly indemnity provided for total disability.

CLAUSE M. IDENTIFICATION BENEFITS.—If the insured, by reason of injury or disease, shall be physically unable to communicate with friends, the Company, upon receipt of a telegram or other message giving the number of this policy, will immediately transmit to his relatives or friends any information respecting him, and will, without prejudice as to other benefits to which he may be entitled under this policy, defray all expense necessary to put the insured in the care of friends, provided such expense shall not exceed in all a sum equal to four times the amount specified in Clause A as the weekly indemnity.

SECTION II.—FOR STANDARD PROVISIONS, SEE PAGE 11.

ADDITIONAL PROVISIONS.

PROVISION 17.—No assignment of interest under this policy shall bind the Company unless consent thereto is formally endorsed hereon by the general manager of the Company for the United States. Any failure to comply with the provisions of this policy shall render invalid any claim made hereunder. A copy of any assignment shall be given, within thirty days, to the Company, which shall not be responsible for its validity.

PROVISION 18. Surgical Operation Fees, or Hospital Indemnity—Affirmative proof of a surgical operation, or of hospital confinement, must be furnished to the Company at its said head office, within ninety days from the date of the operation, or of the termination of the confinement in a hospital.

PROVISION 19. The Company's liability shall not in any case extend to more than one part of this policy on account of disability to the insured due to any one accident, or any one illness, except as provided in Clauses B, I, K, L and M of Section I, nor does it cover disability from any disease or sickness during any part of any period for which the insured has either made claim or may become entitled to indemnity from this or any other Company or Association, for or on account of injury by accidental violence.

PROVISION 20. The insurance hereunder shall not cover any injury fatal or non-fatal, sustained by the insured while participating in or in consequence of having participated in aeronautics.

PROVISION 21. The copy of the application endorsed hereon is hereby made a part of this contract.

PROVISION 22. No provision of the charter, constitution or by-laws of the Company not included herein shall avoid the policy or be used in evidence in any legal proceeding hereunder.

SECTION IV.—SCHEDULE OF OPTIONAL INDEMNITIES—ACCIDENT INSURANCE.—(Payable under conditions stated in Clause D of policy on which this is endorsed.) (Part 1.) For loss of both hands by severance at or above the wrist, or both feet by severance at or above the ankle, or one hand and one foot severed as described above, or entire sight of both eyes if irrecoverably lost, the principal sum; one leg by actual separation at or above knee, or one arm by actual separation at or above elbow, three-fourths principal sum; either hand severed as described above, or either foot severed as described above, or entire sight of one eye, if irrecoverably lost, one-half principal sum; thumb and index finger of either hand, one-third principal sum. The payment in any such case shall end this policy. (Part 2.) If the weekly indemnity specified in the policy on which this is endorsed is \$50, the amounts named below shall be payable; if said indemnity is greater or less than \$50, the amounts to be paid shall be increased or reduced proportionately. For loss of one or more fingers (at least one entire phalanx), \$300; of one or more entire toes, \$400. For complete hernia caused solely and directly by accidental injury, \$140. For complete dislocation of the shoulder or elbow, \$200; wrist, \$250; hip, \$600; knee, or ankle, or any bones at the foot other than toes, \$300; two or more toes or two or more fingers, \$100. For the complete fracture of bones of the skull, both tables, \$650; lower jaw, \$150; collar bone or of the forearm between wrist and elbow, \$300; pelvis, \$500; thigh or of the arm between elbow and shoulder, \$600; leg or knee cap, \$400; two or more ribs, or two or more toes, or two or more fingers, \$200; foot, two or more bones other than toes, \$250; hand, two or more bones other than fingers, \$250.

SECTION V.—SCHEDULE OF OPERATIONS.—(Payable under conditions stated in Clause K of policy on which this is endorsed.) If the weekly indemnity specified in Clause A of the policy on which this is endorsed is \$50, the amounts named below shall be payable; if said indemnity is greater or less than \$50, the amounts to be paid shall be increased or reduced proportionately. Abscess—incision, \$10. Abdomen—cutting into abdominal cavity for diagnosis or treatment of organs therein, \$200. Amputation of entire hand, forearm or foot, \$50; leg or arm, \$100; thigh, \$150; finger or fingers, \$20. Aneurism—operation for tying artery, \$70. Appendicitis—(see abdomen.) Bone—injuries to or disease of. Removal of diseased portion of bone, \$50. Cancer of lip—removal of by cutting operation, \$50. Carbuncle—incision, \$10. Chest—cutting into for removal of pus as result of traumatism, \$50. Dislocation—reduction of hip or knee, \$70; shoulder, elbow or ankle, \$50; wrist or lower jaw, \$30; thumb, \$20; fingers, \$10. Excision—removal of shoulder or hip joint, \$200; knee joint, \$150; elbow, wrist or ankle joint, \$100; toe or toes, \$20. Eye, ear, nose or throat—any cutting operation, \$20. Eye—removal, \$100. Fractures—reduction of nose, lower jaw, collar bone, shoulder blade, forearm or wrist, \$50; breast bone or ribs, \$20; upper arm, \$70; bones of hand other than fingers, \$30; fingers, \$10; bones of the pelvis (except coccyx), \$150; coccyx or toes, \$20; thigh, \$150; knee cap or leg, \$100; bones of foot other than toes, \$30. Goitre—cutting operation for permanent cure, \$150. Gunshot wounds—treatment of, not necessitating amputation or any cutting operation in abdominal cavity, \$25. Hernia—(abdominal.) Any cutting operation for radical cure of reducible, irreducible or strangulated form, \$200. Hydrocele—incision and treatment of sac, \$50. Hydrophobia—Pasteur treatment, \$100. Inflammation of joint—incision of joint, \$50. Intestinal obstruction—(see abdomen.) Kidney (see abdomen). Lockjaw—injection of antitoxin into skull, \$200; injection of antitoxin into spinal canal, \$100. Mastoiditis—cutting operation for removal of diseased bone, \$100. Nerve—cutting operation for stretching, \$50. Rectum—cutting operation

for haemorrhoids, \$30; haemorrhoids, internal, \$50; prolapsed, \$50; fistula in ano, \$40; malignant stricture, \$200. Skull—cutting into cranial cavity, \$200; Spine or spinal cord—operation with removal of fractured vertebra, \$200. Stone in bladder—removal by cutting or crushing operation, \$150. Stricture—oesophagus—cutting operation (external) for permanent cure of, \$200. Tapping of abdomen, \$50; bladder, \$30; chest, \$30; ear drum, \$20; hydrocele, \$20; joints, \$20. Trachea—cutting into for removal of foreign bodies or for relief of difficult breathing, \$70. Tumors—removal of by cutting operation, malignant, \$100; benign, \$30. Varicocele—cutting operation for permanent cure, \$50. Veins—Varicose—cutting for permanent cure, \$50. Wounds—suturing, \$10.

POLICY FORM—"COMPLETE INDEMNITY ACCUMULATIVE DISABILITY D. N."

PRINCIPAL SUM, \$7,500.

ANNUAL PREMIUM, \$75.

London Guarantee and Accident Company, Limited, of London, England (hereinafter called the Company), does hereby insure John Doe of New York (hereinafter called the Insured), under classification Select, whose occupation is, the duties of which are editor, against bodily injuries effected within the period of this policy through accidental means, directly and independently of all other causes, and against disability by disease contracted by the Insured during the period beginning at noon, standard time, of the fifteenth day after this policy is dated, subject to all conditions and limitations hereinafter contained.

SECTION 1. SCHEDULE OF INDEMNITIES—FOR TOTAL DISABILITY FROM ACCIDENT.—See preceding policy.

FOR PARTIAL DISABILITY FROM ACCIDENT.—See preceding policy.

FOR DEATH FROM ACCIDENT.—See preceding policy.

FOR OPTIONAL INDEMNITIES—ACCIDENT.—See preceding policy.

FOR DOUBLE INDEMNITIES—ACCIDENT.—See preceding policy.

CLAUSE F. ACCUMULATIONS.—Each consecutive full year's renewal of this policy shall add ten per cent to the original indemnities specified as payable under Clauses A, B, I, J, Part 2 of Clause K, and Part 2 of Section IV, until each of the said indemnities is increased fifty per cent. Thereafter, so long as this policy is maintained in force said indemnities shall remain increased by said accumulations.

CLAUSE G. SUNSTROKE, FREEZING, HYDROPHOBIA AND ASPHYXIATION.—Any of the following, namely, sunstroke, freezing, hydrophobia and asphyxiation, suffered through accidental means (excluding suicide, sane or insane, or any attempt thereat, sane or insane), shall be deemed a bodily injury within the meaning of this policy.

CLAUSE H. BLOOD-POISONING.—Blood-poisoning, resulting directly from bodily injuries as aforesaid, shall be deemed to be included in the said term, bodily injury.

CLAUSE I. TOTAL DISABILITY FROM DISEASE.—For the period during which the Insured shall be continuously and wholly disabled by disease as aforesaid from performing each and every duty pertaining to his occupation, the Company will pay weekly indemnity at the rate specified in Clause A.

CLAUSE J. PARTIAL DISABILITY FROM DISEASE.—For the period not exceeding fifty-two consecutive weeks, during which the Insured shall be continuously disabled by disease as aforesaid from performing at least one-half of the work essential to the duties of his occupation, the Company will pay weekly indemnity at one-half the rate specified in Clause A.

CLAUSE K. SURGICAL BENEFITS—PART 1.—If injuries or disease covered by this policy shall necessitate a surgical operation named in Section V endorsed hereon, within ninety days from the date of accident or commencement of disease, the Company will pay as specified in said section, in addition to the indemnity hereinbefore provided, but such payment shall not be made for more than the first operation for any one cause of disability.

PART 2.—If accidental injuries are sustained which shall not result in death or other disability, but which shall require surgical treatment other than specified in Section V, the Company will pay the amount actually expended for such treatment, but not exceeding the single indemnity for one week.

CLAUSE L. HOSPITAL CHARGES.—PART 1.—If the Insured suffers bodily injury through accidental means as aforesaid and makes no claim for benefits under Clause K, but, on account of said bodily injury, and within ninety days from the date of the accident, is removed to a hospital, or sanatorium, or

PART 2.—If the Insured shall, independently of all other causes, be necessarily confined in a hospital or sanatorium and wholly disabled and prevented by disease as aforesaid, and not hereinafter excepted, from performing any and every kind of duty pertaining to his occupation,

PART 3.—Then, in either of the above cases (and in addition to the indemnity payable for said bodily injury or disease) the Company will pay to the Insured for the period, not exceeding fifteen weeks, during which the Insured is necessarily confined to said hospital or sanatorium, the amount expended by him weekly on account of the hospital charges—not exceeding one-half of the amount of weekly indemnity provided for total disability.

CLAUSE M. IDENTIFICATION BENEFITS.—If the Insured, by reason of injury or disease, shall be physically unable to communicate with friends, the Company, upon receipt of a telegram or other message giving the number of this policy, will immediately transmit to his relatives or friends any information respecting him, and will, without prejudice as to other benefits to which he may be entitled under this policy, defray all expenses necessary to put the Insured in the care of friends, provided such expense shall not exceed in all a sum equal to four times the amount specified in Clause A as the weekly indemnity.

FOR SCHEDULE OF OPTIONAL INDEMNITIES—ACCIDENT INSURANCE—See preceding policy

FOR SCHEDULE OF OPTIONS—See preceding policy

FOR STANDARD PROVISIONS SEE PAGE 11

FOR ADDITIONAL PROVISIONS SEE PRECEDING POLICY

The Loyal Protective Insurance Company.

BOSTON, MASS.

Commenced Business 1895. Reorganized on stock basis, 1909.

S. AUGUSTUS ALLEN, Pres.

FRANCIS R. PARKS, Sec.

This company is incorporated under the laws of Massachusetts for the purpose of furnishing protection against accident, sickness and death by accident to Odd Fellows under fifty-five years of age.

PREMIUMS.—Policy fee of \$5 and one quarter's dues must accompany application.

BENEFITS.—Accident benefits are paid for one hundred and four weeks, one-half benefits for the first week and full benefits for the next fifty-one weeks, and one-half benefits for the next fifty-two weeks, one hundred and four weeks in all. For partial disability benefits, one-half rate. Special benefits are paid for travel accidents. Sick benefits are paid at half rate for first week, full rate for the next fifty-one weeks, fifty-two weeks in all. An identification badge goes with each certificate.

PEERLESS SPECIAL POLICY (Sickness and Accident).

CLASS.	Death or Loss of Hand and Foot, or Both Hands, or Both Feet, or Both Eyes by Accident.	Loss of Hand or Foot by Accident.	For Loss of One Eye by Accident.	WEEKLY INDEMNITY.				
				TRAVEL ACCIDENT.		ORDINARY ACCIDENT.		SICK-NESS.
				Total 10 Weeks.	Partial 10 Weeks.	Total 104 Weeks.	Partial 30 Weeks.	
	\$	\$	\$	\$	\$	\$	\$	\$
A	1,000	500	250	50	25	14	7.00	14
B	750	375	200	50	25	12	6.00	12
C	600	300	150	50	25	10	5.00	10
D	400	200	100	50	25	10	5.00	10
E	200	100	50	50	25	7	3.50	7
F	100	50	25	50	25	5	2.50	5
X	150	75	50	50	25	10	5.00	10
Y	50	50	25	50	25	7	3.50	7
Z	50	50	25	50	25	5	2.50	5

GUARANTEED QUARTERLY COST.

Age when applying.....	Under 50	Between 50 and 55
	\$	\$
Benefits described above.....	4.00	6.00
Fifty per cent additional benefits.....	5.50	8.50
Double benefits described above.....	7.00	11.00

Weekly indemnity increased 10% if premium paid yearly in advance.

POLICY FORM—"PEERLESS SPECIAL," CLASS A.

MAXIMUM DEATH BENEFIT, \$1000.

WEEKLY ACCIDENT INDEMNITY, \$14.

ANNUAL PREMIUM, \$16.

In consideration of the statements in his application for policy, copy of which appears hereon and is made a part hereof, the Loyal

Protective Insurance Company, subject to all the conditions, limitations and provisions hereinafter contained,

Promises to indemnify John Jones (hereinafter called the insured), occupation accountant, with duties as described in the application, against disability, during which the insured shall be attended by a duly authorized and legally practising physician with reasonable promptness and frequency, and further promises to pay to the beneficiary named in his application, the sum herein after mentioned in the event of death as hereinafter provided.

PAYMENTS BY INSURED.—Said promises are upon the conditions precedent that the insured shall pay the policy fee of five dollars upon signing his application, and on the first business day of March, June, September and December in each year, a premium of four dollars, and after reaching sixty five years of age, a premium of twice the aforesaid amount on said days, subject to the option in Condition F of this policy. Failure to pay any premium upon the appointed day shall terminate this contract, except as to such claim as has then accrued.

The payment of four quarterly premiums, in one sum, in advance, shall entitle the insured to an increase of ten per cent, over the weekly indemnity hereinafter provided, in the event of disability beginning during the term covered by such payment.

ACCIDENTAL DEATH.—This company promises to pay one thousand dollars if the death of the insured occurs while this contract is in force, and within ninety days after the injuries have been received, as the result, alone and independently of all other causes, of bodily injuries.

SPECIAL ACCIDENT (LOSS OF EYE OR LIMB).—If an injury shall alone, within ninety days after its happening cause the loss (either directly or through amputation), by actual separation, at or above the wrist or ankle, of one hand and one foot or both hands or both feet or entirely and permanently destroy the sight of both eyes, this company will pay the sum of one thousand dollars in lieu of all other benefits hereunder, or the sum of five hundred dollars in lieu of all other benefits if the accident shall within said time cause such loss of one hand or one foot, or the sum of two hundred and fifty dollars in lieu of all other benefits if such accident shall within ninety days permanently destroy the sight of one eye, provided the insured possessed the full use of both hands, both feet and both eyes previous to such injury.

TRAVEL ACCIDENT (TOTAL).—If, in consequence of an accident causing injury to a public conveyance, propelled by steam, electricity or cable, and provided by common carriers for the transportation of passengers, the insured shall receive an injury while riding therein as a passenger, causing immediate total disability, this company will pay to said insured a sum computed at the rate of fifty dollars per week for each consecutive full week of seven days that he is totally disabled, not exceeding ten weeks; or

TRAVEL ACCIDENT (PARTIAL).—If such accident shall alone and independently of all other causes, immediately partially disable him from performing a majority of the duties of or pertaining to his occupation, this company will pay, during the continuance of such partial disability one-half the amount provided above for total disability, but for not exceeding ten weeks.

ACCIDENT (TOTAL DISABILITY).—If the insured shall receive an injury except as a passenger as aforesaid, which shall independently of all other causes, immediately, wholly and continuously disable him for seven consecutive days, the insured shall be indemnified for the term of such total disability at the rate of seven dollars for the first week and fourteen dollars a week thereafter for not exceeding fifty-one weeks and seven dollars a week thereafter for not exceeding fifty-two weeks; provided, that in no event shall the insured be indemnified against disability for a longer total period for one or more accidental injuries than one hundred and four weeks; or

ACCIDENT (PARTIAL DISABILITY).—In case of accidental injury not totally disabling which shall, alone and independently of all other causes immediately partially disable him from performing a majority of the duties of or pertaining to his occupation, this company will pay, during the continuance of such partial disability one-half the amount provided in preceding paragraph for total disability, but for not exceeding thirty weeks; or,

SICKNESS.—If the insured shall be totally disabled by sickness for seven consecutive days, he shall be indemnified during the disability term at the rate of seven dollars for the first week and fourteen dollars a week thereafter for not exceeding fifty-one weeks, provided that if under the personal care of a lodge of the Independent Order of Odd Fellows during disability and visited regularly by its visiting committee, the disability term shall be the number of weeks not exceeding the foregoing number he is totally disabled and under care of the lodge; and if not under the care of any lodge of the I. O. O. F., the disability term shall be the period not exceeding the foregoing number of weeks of his actual, necessary, absolute and continuous confinement within the house; and further provided that in no event shall the insured be indemnified for sickness commencing within sixty days from the date hereof nor for a longer total period for one or more sicknesses than fifty-two weeks.

CONDITIONS AND PROVISIONS

(a) Injury, except in case of accidental drowning, includes only the result of external, violent and accidental means, leaving upon the body marks of contusion or wound visible to the eye. Total disability means inability to perform any of the duties of any occupation. Immediate means immediate in time. The disability term includes only a continuous period of disability while the policy is in force. Statement of facts in all proofs submitted shall be conclusive upon the insured or claimant but not upon the company. The furnishing of blanks shall under no circumstances be deemed a waiver of anything by the company. Claims shall become null and void if any wilfully false statements of any material fact or thing are made in the application or proofs. Failure to comply with conditions four and five of standard provisions shall not invalidate claim, except as to such period of disability as precedes the giving of notice.

(b) In case insured shall be killed or injured while walking or being on the right of way of a railroad, not including stations, platforms or crossings lawfully established (railway employees in the discharge of their duties excepted), or while entering or leaving or trying to enter or leave a moving conveyance, or while engaged in hunting, aviation, or ballooning, this company will pay one-fifth of the amount called for above for accidental death or weekly indemnity, or special accident.

(c) No indemnity shall be paid for disability resulting wholly or in part from tuberculosis or cancer originating within one year from the date hereof.

(d) No claim shall be presented or allowed for any disability, or death, which shall directly or indirectly result from or be caused by any sickness, ailment or infirmity that may have existed prior to the date hereof.

(e) No benefits or indemnity under this policy shall accrue while insured is exposed or engaged temporarily or otherwise in an employment not insurable under the classification of occupations in the manual of this company in force at the date hereof.

(f) The insured shall have the option of continuing this policy in force, after reaching sixty-five years of age at the original premium, in which case the weekly indemnities provided above shall be reduced by one-half.

(g) Indemnity shall not be payable for injuries, or death resulting therefrom, intentionally inflicted upon himself by the insured, or inflicted upon himself or received by him while insane; or for disappearances, or for war or riot risks, or for voluntary exposure to unnecessary danger, or for injuries or death received while fighting, wrestling or while under or in consequence of the insured being or having been under the influence of intoxicating liquors or narcotics; or while engaged or as a result of having been engaged in any unlawful act; or for disability where there shall be no external or visible sign or symptom of disease or bodily injury; or where the nature, cause and name of disability is unknown or incapable of direct and positive proof; or for disability arising from the use of intoxicating liquors, or from the abuse of or disease of the genital organs.

FOR STANDARD PROVISIONS SEE PAGE 11

Maryland Casualty Company.

HOME OFFICE—BALTIMORE, MD.
Commenced business 1898.

RICHARD H. THOMPSON, 4 V. P. AND MANAGER.

GEO. W. POWELL, Mgr. in charge of Underwriting.

F. L. TEMPLEMAN, Manager in charge of Claims.

POLICY FORM—"PERFECTION DISABILITY."

PRINCIPAL SUM, \$7.500.

WEEKLY INDEMNITY, \$25.

ANNUAL PREMIUM, \$60.

Maryland Casualty Company of Baltimore (herein called the Company), in consideration of the statements in the application for this policy, a copy of which is endorsed hereon and made a part hereof, and of sixty (\$60) dollars premium, does hereby insure John Doe (herein called the Insured), by occupation an attorney, and classified by the Company as a select risk, subject to all provisions and limitations hereinafter contained, in the principal sum of seventy-five hundred (\$7500) dollars, and for a weekly indemnity of twenty-five (\$25) dollars, for the term of twelve months from the first day of January, 1916, beginning and ending at 12 o'clock noon, standard time, at the place of countersignature hereof, against loss resulting from (1) bodily injuries, including death resulting therefrom, effected independently and exclusively of all other causes directly through accidental means, (2) disability by disease or illness, as follows:

ACCIDENT BENEFITS

PART A. DEATH, DISMEMBERMENT OR LOSS OF SIGHT.—(1) If such injuries shall from the date of accident, continuously and wholly disable and prevent the Insured from performing any and every kind of duty pertaining to his occupation, and during the period of such continuous disability, but within two hundred and eight weeks from date of accident, shall result independently and exclusively of all other causes in any one of the losses enumerated below; (2) or, if within one hundred and eighty days from the date of the accident, irrespective of total disability, such injuries shall result in like manner in any one of such losses, the Company will pay the sum set opposite such loss and in addition weekly indemnity as provided in Part B, to the date of death, dismemberment or loss of sight, as the case may be; but only one of the payments named in Part A, the greatest, will be made for injuries resulting from one accident.

For loss of life, or both hands or both feet or sight of both eyes, or one hand and one foot, or either hand or foot and sight of one eye, the principal sum. Either leg or arm, two-thirds principal sum. Either foot or hand, or sight of one eye, one-half principal sum. Thumb and index finger of either hand, one-third principal sum. Loss shall mean, with regard to leg or arm, dismemberment by severance at or above knee or elbow; with regard to hands and feet, dismemberment by severance at or above wrist or ankle joints; with regard to eyes, entire and irrecoverable loss of sight; with regard to thumb and index finger, severance at or above metacarpo-phalangeal joint.

PART B. TOTAL DISABILITY—WEEKLY INDEMNITY.—(1) Or, if such injuries shall not result in any of the losses mentioned in Part A, but shall independently and exclusively of all other causes, continuously and wholly disable and prevent the Insured from the date of accident, from performing any and every kind of duty pertaining to his occupation, the Company will pay so long as he lives and suffers such disability, the weekly indemnity above specified for the period of such disability.

INTERMEDIATE DISABILITY.—(2) Or, if such injuries independently and exclusively of all other causes, shall from the date of accident (or immediately following total disability) continuously disable and prevent the Insured from performing a major portion of the daily duties pertaining to his occupation, the Company will pay three-fourths ($\frac{3}{4}$) the weekly indemnity above specified for the period of such disability.

PARTIAL DISABILITY.—(3) Or, if such injuries independently and exclusively of all other causes, shall from the date of accident (or immediately following a period of total or intermediate disability) continuously disable and prevent the Insured from performing one or more material daily duties pertaining to his occupation, the Company will pay one-half ($\frac{1}{2}$) the weekly indemnity above specified for the period of such disability. Indemnity for intermediate or partial disability, or for both, shall not be payable in excess of fifty-two consecutive weeks.

PART C. DOUBLE INDEMNITY.—If the Insured shall sustain such injuries (1) while a passenger in or on a public conveyance provided by a common carrier for passenger service, including platform, steps and running board thereof; (2) or, while a passenger in a passenger elevator (excluding elevators in mines); (3) or, in consequence of the burning of a building while the Insured is therein; (4) or, by the explosion, collapse or rup-

ture of a steam boiler; (5) or, by the collapse of the outer walls of a building while the Insured is therein; (6) or, as the result of a cyclone or tornado; (7) or, by being struck by lightning; then, and in such event only, the Company will pay double the amount otherwise payable under Parts A, B, E or G of this policy.

PART D. EXTRA INDEMNITY.—If such injuries shall be sustained while the Insured is a passenger on and is within any railway passenger car (trolley and cable cars excepted) provided by a common carrier for passenger service and forming part of a regular passenger train propelled by steam (or electricity) on a steam railroad and shall within ninety (90) days from the date of the accident causing such bodily injury result in the death of the Insured, then the amount to be paid in lieu of any and all other indemnities shall be two and one-half times the sum that would otherwise be payable for loss of life as provided in Part A hereof.

PART E. ELECTIVE BENEFITS.—The Insured, if he so elect in writing within twenty days from date of the accident, may take in lieu of the weekly indemnity hereinbefore provided for total or partial disability, indemnity in one sum, according to the following schedule, if the injury is one set forth in said schedule, but not more than one elective benefit shall be paid for injuries resulting from one accident. If the Insured is entitled to double indemnity the elective indemnity shall be doubled in like manner.

SCHEDULE OF INJURIES.—The amounts stated in the following schedule are payable under this policy if issued for twenty-five dollars weekly indemnity, proportionate amounts being payable if the policy is issued for a larger or smaller weekly indemnity.

For loss of one or more entire toes, \$200; of one or more fingers (at least one entire phalanx), \$150. For complete dislocation, viz.: of the hip, \$300; knee joint, \$150; any bones of foot, other than toes, \$150; ankle, \$150; wrist, \$125; shoulder, \$100; elbow, \$100; two or more toes, \$50; two or more fingers, \$50. For the complete fracture of bones, viz.: of the skull, both tables, \$325; thigh, \$300; arm between elbow and shoulder, \$300; pelvis, \$250; leg (one or both bones), \$200; patella (knee cap), \$200; forearm between the wrist and elbow, \$150; clavicle or shoulder blade, \$150; foot, other than toes, \$125; hand, other than fingers, \$125; two or more toes, \$100; two or more fingers, \$100; two or more ribs, \$100; lower jaw, \$75.

PART F. INDEMNITY FOR MEDICAL OR SURGICAL TREATMENT OF MINOR INJURIES.—Or, if such injuries shall not result in either death or disability, but shall require medical or surgical attention, the Company will reimburse the Insured for the cost thereof to an amount not exceeding one week's single indemnity as specified herein, upon filing the surgeon's receipt and certificate.

PART G. SPECIAL INDEMNITY.—Subject to its terms, limits and conditions this policy covers the Insured in the event of death or disability due to freezing, hydrophobia, somnambulism, drowning, choking in swallowing, assaults by burglars or highwaymen, asphyxiation or poison (suicide, sane or insane, or any attempt thereat not included); and subject to its terms, limits and conditions in event of death or disability from septicemia or blood poisoning due directly to an accidental injury sustained while this policy is in force.

ILLNESS BENEFITS

PART H. TOTAL DISABILITY—WEEKLY INDEMNITY.—(1) If, during the term of this policy the Insured shall contract any disease or illness for which he shall be treated by a regularly qualified physician and which shall, beginning during said term, wholly disable and prevent him from performing any and every kind of duty pertaining to his occupation, the Company will pay for the period of such disability the weekly indemnity hereinbefore specified.

INTERMEDIATE DISABILITY.—(2) If the Insured shall be totally disabled as above and immediately following the period of total disability, he shall by reason of any disease or illness be disabled and prevented from performing a major portion of the daily duties pertaining to his occupation, the Company will pay for the period of such disability one-half ($\frac{1}{2}$) of the weekly indemnity payable for total disability.

PARTIAL DISABILITY.—(3) Or, if immediately following a period of total or intermediate disability the Insured shall by reason of any disease or illness be prevented from performing a material portion of the daily duties pertaining to his occupation, the Company will pay for the period of such partial disability one-fourth ($\frac{1}{4}$) of the weekly indemnity payable for total disability.

(4) Indemnity under Part H for total, intermediate or partial disability, singly or combined, shall not be payable in excess of 52 consecutive weeks.

PART I. INDEMNITY FOR BLINDNESS AND PARALYSIS.—If the Insured shall contract, during the term of this policy, any illness not hereinafter excepted, that shall not result in death but shall result, independently of all other causes, within one year from the date of its contraction, in the entire and irrecoverable loss of the sight of both eyes or in permanent paralysis, whereby the Insured shall entirely lose the use of both hands or both feet or of one hand and one foot, and on account of either of said conditions shall have been totally disabled for one full year and will thereafter and during his life, be permanently disabled by reason thereof, from engaging in any work or occupation whatsoever for wages or profit, the Company will pay him, in lieu of all other indemnity, except for surgical operation or hospital expenses, upon filing affirmative and positive proof thereof, a sum equal to one hundred weeks' indemnity at the rate hereinbefore specified.

PART J. REIMBURSEMENT FOR HOSPITAL EXPENSES—ACCIDENT OR ILLNESS.—If such injuries sustained or illness contracted by the Insured and covered by this policy shall within ninety days from the date of the commencement of disability necessitate his removal to a hospital, the Company, provided no claim is made under Part K hereof, will pay, in addition to the indemnity otherwise provided, for a period not exceeding ten weeks during which the Insured shall be in the hospital, the amount expended by him weekly

for hospital expenses, but not exceeding per week the amount payable hereunder as single weekly indemnity.

PART K. INDEMNITY FOR SURGICAL OPERATIONS—ACCIDENT OR ILLNESS.—If such injuries sustained or illness contracted by the Insured and covered by this policy shall within ninety days from the date of the commencement of disability necessitate a surgical operation named in the following Schedule of Operations, and the same shall be performed, the Company will pay, in addition to the indemnity otherwise provided, the sum as specified for such operation in said schedule; but the Company shall not be liable for more than one operation (the greater) necessitated by injuries sustained in one accident, or by any one illness.

SCHEDULE OF OPERATIONS.—The amounts stated in the following schedule are payable under this policy if issued for twenty-five dollars weekly indemnity, proportionate amounts being payable if the policy is issued for a larger or smaller weekly indemnity.

Abscess, boil or felon (one or more)—incision, \$5. Amputation of foot, hand or forearm, \$25; leg or arm, \$50; thigh, \$100; finger or fingers, toe or toes, \$10. Aneurism (tumor of artery)—ligation, \$100. Appendicitis, \$100. Carbuncle (one or more)—incision and treatment, \$10. Dislocations, reduction of shoulder, elbow, hip, knee or ankle, \$25; wrist or lower jaw, \$15; thumb or fingers (two or more), \$10. Excision of shoulder, hip, or knee joint, \$100; elbow, wrist or ankle joint, \$50. Eye, ear, nose or throat—any cutting operations, \$10. Eye, removal of, \$25. Fractures, reduction of lower jaw, collar bone, shoulder blade or forearm, \$25; breast bone, ribs or coccyx, \$10; nose, \$5; upper arm, \$35; wrist or hand, \$15; fingers (two or more), toe or toes, \$10; any of the bones of the pelvis, except coccyx, \$25; thigh, \$75; knee cap or leg bones (one or both), \$50; bones of foot, \$15. Ganglion—incision and curetting, \$15. Gunshot wounds—treatment not necessitating amputation or laparotomy, \$15. Hernia (abdominal)—any cutting operation for radical cure, \$100. Hydrocele—tapping, \$5; excision of sac, \$25. Hydrophobia—Pasteur treatment, \$50. Ingrowing toe nail—radical operation, \$10. Kidney—fixation or removal, \$100. Laparotomy (opening of the abdominal cavity), \$100. Laryngotomy or tracheotomy, \$50. Lithotomy (operation for removal of stone in bladder)—any cutting, \$100. Lockjaw—injection of anti-tetanic serum into skull, \$100; into spinal canal, \$25. Mastoiditis—operation for, \$50. Necrosis of bone—sequestrectomy, \$35. Oesophagotomy for stricture or other cause, \$100. Paracentesis—tapping of abdomen, \$25; bladder, \$25. Rectum—hemorrhoids, fistula or polypus; ligation or incision, \$25; prolapsed—operation for, \$25; malignant stricture—excision or colostomy, \$100. Skull trephining, \$100. Synovitis (inflammation of joint)—incision, \$25. Tumors—extirpation from any part of the body, benign, with local anesthesia, \$10; with ether, \$35; malignant—palliative operation, \$15; radical operation, \$100. Varicose veins or varicocele—ligation or excision, \$25. Wounds—suturing, \$5.

PART L. REIMBURSEMENT FOR GRADUATE NURSE.—In lieu of any sum payable for reimbursement for hospital expenses or indemnity for surgical operations, the Company, in addition to the indemnity otherwise payable, will pay the amount expended each week for graduate nurse, not exceeding the single weekly indemnity nor for more than ten consecutive weeks.

PART M. IDENTIFICATION.—If the Insured by reason of injury or illness shall be physically unable to communicate with friends the Company, upon receipt of a telegram or other message giving the number of this policy, will immediately transmit to his relatives or friends any information respecting him, and will defray all expenses necessary to put the Insured in the care of friends, provided the Company's liability for such expense shall not exceed the sum of one hundred dollars.

FOR STANDARD PROVISIONS SEE PAGE 11

ADDITIONAL PROVISIONS

20. A copy of any assignment shall be given within thirty days to the Company, which shall not be responsible for its validity.

21. This policy does not cover disability from disease or illness existing or contracted prior to the date of this policy; nor from disease or illness suffered or contracted outside of the United States and its insular possessions, Canada, Europe, Alaska, Mexico, Canal Zone and the West Indies. If the Insured shall become entitled to indemnity for disability on account of accidental injuries, the Company shall not, for the same period of time, be liable for any disability on account of disease or illness.

22. This policy shall not cover injuries, fatal or non-fatal, sustained by the Insured in consequence of war, riot or invasion, or while participating in or in consequence of having participated in aeronautics; nor suicide, sane or insane, or any attempt thereat; nor loss resulting from any means or act which if used or done by the Insured while in possession of all mental faculties would be deemed intentional or self-inflicted. Parts A to G of this policy shall not cover death or disability resulting from ptomaines or bacterial infections (except pyogenic infections which shall occur through an accidental cut or wound), nor any loss caused or contributed to, directly or indirectly, by any disease or illness.

23. The copy of the application endorsed hereon is hereby made a part of this contract which is made subject thereto. No provision of the charter, constitution or by-laws of the Company not included herein shall void the policy or be used in evidence in any legal proceeding hereunder. Failure to comply with any of the requirements contained herein shall invalidate all claims under this policy. This policy may be renewed with the consent of the Company by the payment of the premium in advance.

In witness whereof, the Maryland Casualty Company, of Baltimore, has caused these presents to be signed by its president and secretary; but the same shall not be binding upon the Company unless countersigned by a duly authorized agent.

POLICY FORM—"MARCASCO DISABILITY."

PRINCIPAL SUM, \$5,000.

MONTHLY INDEMNITY, \$100.

ANNUAL PREMIUM, \$36.

Maryland Casualty Company of Baltimore (herein called the Company), in consideration of the representations and agreements contained in the application for this policy, a copy of which is endorsed hereon, and made a part hereof, and of the premium of thirty-six (\$36) dollars, does hereby insure, subject to all the provisions, limitations and conditions herein contained or endorsed hereon, John Doe (herein called the Insured), by occupation an accountant, and classified by the Company as a select risk, for the period of twelve months, from 12 o'clock noon, standard time, at the place where the Insured resides at the time this policy is issued, of the first day of January, 1916, (1) against loss or disability as herein defined, resulting from bodily injury, effected solely through external, violent and accidental means, independently and exclusively of disease, whether disease pre-exists or be afterwards contracted, and all other causes, and (2) against disability from sickness, independent of injury, whether injury pre-exists or be afterwards sustained, as herein defined, and contracted by the Insured after fifteen days from the date aforementioned, and as specified in the following schedules:

PART I.—Principal sum first year, five thousand (\$5,000) dollars; monthly accident or sickness indemnity, one hundred (\$100) dollars.

SCHEDULE OF INDEMNITIES—ACCIDENT

(A) SINGLE INDEMNITY—DEATH, DISMEMBERMENT OR LOSS OF SIGHT.—If such bodily injury shall, immediately from date of accident, independently and exclusively of all other causes, directly, continuously and totally disable and prevent the Insured from performing any and every kind of duty pertaining to his occupation, and if, during the period of such continuous and total disability, and within ninety days from date of accident, such bodily injury shall be the sole and direct cause of any one of the losses enumerated in this part, the Company will pay the sum specified opposite such loss in lieu of all other indemnities under this policy, except as may be provided in Paragraph B of this part.

SPECIFIC INDEMNITIES.—For loss of life, or both hands by severance at or above the wrists, or both feet by severance at or above the ankles, or one hand and one foot by severance at or above the wrist and ankle, or entire sight of both eyes, if irrecoverably lost, the principal sum. Either hand by severance at or above the wrist, or either foot by severance at or above the ankle, one-half the principal sum. Entire sight of one eye, if irrecoverably lost, one-third the principal sum. Payment shall not be made for more than one loss enumerated in the above "Specific Indemnities."

(B) Or, if such bodily injury shall not result in death, but shall, immediately, wholly and continuously disable the Insured and within ninety days from date of accident, result independently and exclusively of all other causes in the loss by complete severance at or above the wrists or ankles of both hands or both feet or one hand and one foot; or the entire and irrecoverable loss of the sight of both eyes, the Company will pay the Insured, in addition to the amount specified in the preceding paragraph for such loss, one-half the monthly indemnity during such period as the Insured shall be wholly and continuously disabled and prevented from attending to any and every kind of duty pertaining to his occupation, but no indemnity shall be paid for a period exceeding twelve months from date of accident.

PART II. FIFTY PER CENT ACCUMULATIONS IN PRINCIPAL SUM.—Each consecutive full year's renewal of this policy, if the premium be paid annually in advance, will increase the principal sum specified in Part I by ten per cent; if paid other than annually in advance by five per cent, until in either case, according as premium may be paid, fifty per cent is thus added to the original principal sum. Thereafter, so long as the policy is in force, the insurance will be for the said principal sum plus the accumulations. This provision shall not apply to increase the monthly indemnity under this or any other part of the policy.

PART III.—TOTAL MONTHLY INDEMNITY.—Or, if such bodily injury shall not result in any of the losses enumerated in Part I, but shall directly, immediately, wholly and continuously disable and prevent the Insured from attending to any and every kind of duty pertaining to his occupation, the Company will pay him, for a period not exceeding fifty consecutive months, the monthly indemnity specified in Part I.

PART IV. PARTIAL MONTHLY INDEMNITY.—Or, if such bodily injury shall not immediately, but shall, within thirty days after the date of accident, totally disable the Insured; or, if such bodily injury shall, either immediately after the accident or immediately after a period of total disability, prevent the Insured from performing one or more important daily duties pertaining to his occupation, the Company will pay him, for a period

not exceeding six consecutive months, one-half the monthly indemnity specified in Part I; provided, however, that the combined periods for which indemnity is payable under Parts III and IV shall not exceed fifty consecutive months.

PART V. DOUBLE INDEMNITY.—Or, if such bodily injury is sustained by the Insured while riding as a passenger within any railway passenger car provided for the exclusive use of passengers and propelled by steam, compressed air, cable or electricity, and not attached to any freight, coal or logging train; or, while riding as a passenger on board a steam vessel licensed for the regular transportation of passengers, and such bodily injury is due directly to or in consequence of the wrecking of such car or vessel; or, while riding as a passenger within a passenger elevator (elevators in mines excepted), then the amount to be paid shall be double the sum that would otherwise be payable as provided in Parts I or II or III or IV. Double indemnity as herein provided shall not be payable, however, for any injury, fatal or otherwise, sustained while getting in or out, on or off, or while being upon the step or steps, gang-plank or other landing contrivance of any conveyance referred to in this part.

PART VI. SURGICAL TREATMENT.—Or, if such bodily injury shall not result in either disability or death, but shall require immediate medical or surgical treatment by a legally qualified physician or surgeon, the Company will reimburse the Insured for the cost thereof, not to exceed a sum equal to seven days' single total indemnity. The Company must be given notice of injury within twenty days from date of accident and must be furnished with the physician's or surgeon's receipted bill.

PART VII. SUNSTROKE, FREEZING, HYDROPHOBIA.—Sunstroke due to the sun's rays, freezing, hydrophobia, caused solely by accidental means, shall be deemed a bodily injury within the meaning of this policy.

PART VIII. BLOOD-POISONING.—This policy is hereby extended to cover blood-poisoning, resulting directly from an accidental bodily injury, and not otherwise, provided it does not result in any of the losses enumerated in Paragraph A of Part I.

SCHEDULE OF INDEMNITIES—SICKNESS

PART IX. TOTAL LOSS OF TIME—HOUSE CONFINEMENT.—(A) If any sickness contracted by the Insured, during the term of this policy or any renewal hereof, and not hereinafter excepted, and for which the Insured is regularly treated by a legally qualified physician, necessarily and continuously confines the Insured in the house for a period beginning during the said term, and prevents the Insured throughout the period of such confinement from performing any and every kind of duty pertaining to his occupation, the Company will pay the Insured for the period of such confinement, not exceeding twelve consecutive months, the monthly indemnity specified in Part I.

(B) **DISABILITY FOLLOWING HOUSE CONFINEMENT.**—If the Insured shall have been confined in the house and disabled within the terms of the preceding paragraph, and if continuously and immediately thereafter the sickness causing the said confinement in the house totally disables and prevents the Insured from performing any and every kind of duty pertaining to his occupation (but not necessarily to the extent of confining him in the house), the Company will pay the Insured for the period of such disability, not exceeding two months, one-half the monthly indemnity specified in Part I; provided that the combined periods for which indemnity is payable under Paragraphs A and B of this part shall not exceed twelve consecutive months.

PART X. REGISTRATION AND IDENTIFICATION.—The Company has registered the Insured named in this policy upon its records at its Home Office at Baltimore, Md. If the Insured shall, by reason of injury or illness during the time this policy is in force, be physically unable to communicate with friends, the Company will, upon receipt of a telegram or other message giving the policy number, immediately transmit to the relatives or friends of the Insured any information respecting him, and will defray all expenses necessary to put the Insured in communication with, and in the care of friends, providing such expenses shall not exceed the sum of one hundred dollars.

FOR STANDARD PROVISIONS SEE PAGE 11

ADDITIONAL PROVISIONS

ASSIGNMENT. A. No assignment of interest hereunder shall be valid unless consent thereto is endorsed hereon and is signed by an executive officer of the Company.

WHEN ILLNESS NOT COVERED. B. This insurance does not cover disability from disease or illness suffered or contracted outside of the United States (United States insular possessions and Alaska not included), Canada or Europe. If the Insured shall become entitled to indemnity for disability on account of accidental injuries, the Company shall not, for the same period of time, be liable for any disability on account of disease or illness.

WHEN INJURY OR DEATH NOT COVERED. C. This policy does not cover disappearance; nor war risk; nor suicide or any attempt thereat, sane or insane; nor loss suffered while or resulting from riding or being in or on any aerial device or conveyance.

APPLICATION A PART OF CONTRACT. D. The copy of the application endorsed hereon is hereby made a part of this contract.

PROVISIONS OF CHARTER, ETC. E. No provision of the charter, constitution or by-laws of the Company shall be used in defense of any claim under this policy unless such provision is incorporated in full in this policy.

RENEWAL. F. This policy may be renewed only with the consent of the Company and by the payment of the premium in advance, subject, however, to its conditions and limitations.

Massachusetts Accident Company.

Formerly The Massachusetts Mutual Accident Association.

BOSTON, MASS.

Incorporated 1883. Reincorporated October 1, 1908. G. LEONARD McNEILL, Pres.
I. M. HATHAWAY, Sec.

The business of this company is confined to the writing of Personal Accident and Health Insurance. It divides its business into two Departments: The Commercial and the Ordinary. In the Commercial Department it issues the "Bostonia Disability" Policy to Classes 1, 2 and 2X, annual premium in classes 1 and 2, ages 18 to 50, \$70; 51 to 60, \$80, \$7,500—\$15,000, Principal Sum, \$25—\$50. Weekly Accident Indemnity, \$25. Weekly Sickness Indemnity—the Bostonia Accident containing the Accident provisions of the foregoing only, Principal Sum, \$7,500—\$15,000, Weekly Indemnity, \$25—\$50, annual premium, \$30; The New Devonshire Accident, Principal Sum, \$5,000—\$10,000, Weekly Indemnity, \$25—\$50, annual premium, \$25; Massacco Disability, Principal Sum, \$5,000—\$10,000, Weekly Accident Indemnity, \$25—\$50, Weekly Sickness Indemnity, \$25—\$50, annual premium, \$60; The Aureum Accident, Principal Sum, \$5,000—\$10,000, Weekly Indemnity, \$25—\$50, annual premium, \$20; The Aureum Disability, Principal Sum, \$5,000—\$10,000, Weekly Accident Indemnity, \$25—\$50, Weekly Sickness Indemnity, \$25, annual premium, \$50; The Radium Accident, Principal Sum, \$7,500—\$15,000, Weekly Indemnity, \$25—\$50, annual premium, \$25; The Radium Disability, Principal Sum, \$7,500—\$15,000, Weekly Accident Indemnity, \$25—\$50, Weekly Sickness Indemnity, \$25, annual premium, \$60. Unless otherwise qualified the above rates are for classes 1 and 2.

POLICY FORM—"BOSTONIA DISABILITY."

PRINCIPAL SUM, \$7,500—\$15,000. WEEKLY INDEMNITY, \$25.
ANNUAL PREMIUM, \$70.

Massachusetts Accident Company, Boston, Massachusetts (herein called the company), in consideration of the representations and agreements contained in the application for this policy (a copy of which application is endorsed herein and is made a part hereof) and of the premium of dollars, does hereby insure under classification No., subject to all the provisions, conditions and limitations hereinafter contained or endorsed hereon.

John Doe, of Boston, State of Massachusetts, by occupation an attorney-at-law, being the person described in said application and herein called the insured, for the period of twelve months, beginning on the first day of January, 1915, and ending on the first day of January, 1916, at 12 o'clock noon, standard time, at the place where this policy is countersigned and for such further periods stated in the renewal receipts as the premium paid will maintain this policy in force at the rate herein specified, as follows: Against loss or disability as herein defined resulting from bodily injuries, effected directly and independently of all other causes, through external, violent and accidental means (suicide, whether sane or insane or any attempt thereat, sane or insane, is not covered) and against disability by disease contracted after fifteen days from the date of this policy, as herein defined, and as specified in the following schedules:

SCHEDULE OF INDEMNITIES—ACCIDENT INSURANCE.

PART A. DEATH, DISMEMBERMENT AND LOSS OF SIGHT—SINGLE INDEMNITY.—If such injuries shall wholly and continuously disable the insured from date of accident from performing any and every kind of duty pertaining to his occupation, and during the period of such continuous disability, but within two hundred weeks from date of accident shall result independently and exclusively of all other causes in any one of the losses enumerated below or within ninety days from the date of the accident irrespective of total disability, result in like manner in any one of such losses, the Company will pay the sum set opposite such loss and in addition weekly indemnity as provided in Part B to the date of death, dismemberment, or loss of sight; but only one of the payments named in Part A will be made for injuries resulting from one accident. Payments in one sum, for loss of life, or both hands by severance at or above the wrist, or both feet by severance at or above the ankle, or one hand at or above the wrist and one foot at or above the ankle (by severance), or entire sight of both eyes if irrecoverably lost, or either hand by severance at or above the wrist and entire sight of one eye if irrecoverably lost, or either foot by severance at or above the ankle and entire sight of one eye if irrecoverably lost, the principal sum; either leg by severance at or above the knee, or either arm by severance at or above the elbow, one-half of principal sum; either hand by severance at or above the wrist, or either foot by severance at or above the ankle, or entire sight of one eye if irrecoverably lost, two-fifths of principal sum; thumb and index finger of either hand (by severance at or above metacarpophalangeal joints) one-third of principal sum. The payment in any such case shall end this policy.

LOSS OF TIME FROM ACCIDENTAL INJURIES.

PART B. TOTAL DISABILITY.—If such loss of time proceeds solely and exclusively from bodily injuries which are the direct and proximate result of and are caused solely and exclusively by accidental means which result in immediate and continuous and total loss of time necessarily sustained and effected through means aforesaid, the Company's liability shall extend to and cover the insured's total loss of business time at the rate of twenty-five dollars (\$25) per week.

PARTIAL DISABILITY.—The Company's liability for such bodily injuries as above described shall be at the rate of \$18.75 per week for three-quarters loss of insured's business time; \$12.50 per week for one-half loss of insured's business time; \$6.25 per week for one-quarter loss of insured's business time. If such bodily injuries cause a total loss of business time following a period of partial loss of business time, the Company's liability shall extend to and cover the period of such total loss of insured's business time at the rate provided for total disability, but in no event shall the Company pay a weekly indemnity for partial and total or partial loss of insured's business time for a period of more than two hundred consecutive weeks.

PART C. DOUBLE BENEFITS.—The amount to be paid for claims under Parts A and B shall be double the sum therein specified if such injuries are sustained (1) while a passenger in or on any regular passenger conveyance provided by a common carrier (including the platform, steps or running-board of railway or street railway cars); (2) or, while in a passenger elevator (excluding elevators in mines); (3) or, caused by a stroke of lightning; (4) or, caused by the burning of a building while the insured is therein; (5) or, caused by the collapse of the outer walls of a building while the insured is therein; (6) or, caused by the explosion of a steam boiler; (7) or, caused by a cyclone or tornado.

PART D. MEDICAL ATTENDANCE INDEMNITY.—If the insured sustains a bodily injury that does not result in any disability, but shall require immediate medical or surgical treatment by a physician or surgeon, the Company will reimburse the insured for the cost thereof, not to exceed twenty-five dollars, provided the attending physician's or surgeon's receipted bill for such treatment is filed with the Company within thirty days from the date of the accident.

SCHEDULE OF INDEMNITIES—HEALTH INSURANCE.

PART E. TOTAL OR PARTIAL DISABILITY FROM SICKNESS. TOTAL DISABILITY.—If such disability results, in whole or in part, from any disease or sickness, the Company's liability shall extend to and cover the period during which the insured is wholly and continuously disabled from the performance of any and every kind of duty pertaining to his business and regularly attended by a regularly licensed physician, not exceeding fifty-two (52) consecutive weeks, a weekly indemnity at the rate of twenty-five dollars (\$25) per week.

PART F. PARTIAL DISABILITY.—Disability resulting, in whole or in part, from any disease or sickness, and causing a loss of not less than fifty per cent. of insured's business time, shall be deemed a partial disability and the Company's liability shall extend to and cover the time actually lost during the period the insured is regularly attended by a regularly licensed physician, not exceeding fifty-two (52) consecutive weeks inclusive of any period for which the Company may be liable under Part G at forty per cent. of the amount per week provided for total disability under Part E.

PART G. PERMANENT DISABILITY FROM SICKNESS.—Upon due proof to the Company that the insured has, as the result of disease contracted during the term of this policy and not hereinafter excepted, entirely and irrecoverably lost the sight of both eyes, or permanently and entirely lost the use of both hands or both feet, or of one hand and one foot, or has suffered incurable paralysis, and also that he has been for one year and will thereafter and during his life, by reason thereof, be permanently disabled from engaging in any work or occupation for wages or profit, the Company will extend the period during which it will pay indemnity under Part E to 104 consecutive weeks. The payment for permanent disability shall end this policy.

PART H. FIXED INDEMNITIES.—The insured, if he so elect in writing within twenty days from date of injury, may take, in lieu of the weekly indemnity hereinbefore provided for total or partial disability, indemnity in one sum, according to the Schedule of Fixed Indemnities, if the injury is one set forth in such Schedule, but not more than one Fixed Indemnity shall be paid for injuries resulting from one accident. When the insured is entitled to double indemnity, the Fixed Indemnity shall be doubled in like manner.

PART I. SURGEON'S FEES FOR OPERATIONS ON INSURED.—If injuries or illness covered by this policy shall, within ninety days from date of accident or commencement of disability from illness, necessitate a surgical operation named in the Schedule of Operations, the Company will pay the insured, in addition to the indemnity provided, the sum set opposite such operation in said schedule. In either event such an amount shall not be payable for more than one (the first) operation as the result of any one accident or cause of disability.

PART J. HOSPITAL EXPENSES.—Or, if such injury to or illness of the insured shall necessitate any one of the surgical operations named in the schedule of operations, and such operation is performed in a regular hospital, the insured may elect to receive, in lieu of the amount stipulated as Surgeon's fee for such operation and as an additional weekly indemnity, for the period of confinement in said hospital, not exceeding twelve (12) consecutive weeks, one-half the amount per week provided for total disability from bodily injuries as specified under Part B, or one-half the amount per week provided for total disability from any disease or sickness as specified under Part E, provided written notice of his choice of this benefit shall be given to the Company, at Boston, Mass., within twenty days of the date of the accident or commencement of illness.

PART K. REGISTRATION AND IDENTIFICATION.—Upon receipt at the home office of the premium for this policy, the Company will place the insured's name on its registration list. If thereafter the insured shall, by reason of injury, during the time this policy is

in force, be physically unable to communicate with friends, the Company will, upon receipt of a telegram or other message giving this policy number, immediately transmit to the relatives or friends of the insured any information respecting him, and will defray all expenses necessary to put the insured in communication with, and in the care of friends, but the Company's liability therefor shall not exceed the sum of one hundred dollars (\$100).

PART L. TEN PER CENT. CUMULATIVE AGREEMENT.—In consideration of the payment by the insured of the premium upon the issuance of this policy, and the issuance of each consecutive renewal thereof, the Company hereby agrees upon each full year's renewal during a term not exceeding five years to increase the amounts of the benefits provided under Parts B or E for the loss of time of the insured, at the rate of ten per cent. of the said (original) amounts.

PART M. MISCELLANEOUS.—The Company's liability hereunder shall not in any case extend to more than one part of this policy on account of one accident to the insured, or on account of one sickness suffered by the insured, except as provided in Parts I, J and K hereof. No recovery shall be had on account of disability from sickness for any one period of time for which the insured is entitled to weekly indemnity on account of a bodily injury. This policy does not cover any injury, either fatal or non-fatal, which may be sustained by the insured while participating in or in consequence of having participated in aeronautics. The copy of the application endorsed hereon is hereby made a part of this contract. No provision of the charter, constitution or by-laws of the Company not included herein, shall avoid the policy or be used in evidence in any legal proceeding hereunder. The insurance under Parts E, F and G does not cover disease contracted, or sickness or disability sustained, in the tropics or in any part of Alaska or the British possessions in America north of the sixtieth degree of north latitude, or while engaged in military or naval service.

SCHEDULE OF OPERATIONS.—If the original principal sum provided by this policy is \$7500, the following amounts will be paid. If said original principal sum is greater or less than \$7500, the amounts to be paid shall be increased or reduced proportionately. Appendicitis (see laparotomy), \$100. Aneurism (tumor or artery)—ligation, \$50. Amputation of—foot, hand or forearm, \$25; leg or arm, \$50; thigh, \$100; finger or fingers, \$10. Abscess or boil—one or more incisions, \$5. Bone abscess—trephining, \$25. Bronchotomy, thyrotomy, laryngotomy, laryngotracheotomy or tracheotomy, \$50. Carbuncle—incision and treatment, \$25. Caries (bone ulcer) curetting, \$15. Dislocations, reduction of shoulder, elbow, hip, knee or ankle, \$25; wrist or lower jaw, \$15; thumb or fingers, \$10. Excision of shoulder, hip or knee joint, \$100; elbow, wrist, or ankle joint, \$50; toe or toes, \$25. Eye, ear, nose or throat—any cutting operation, \$10. Felon—incision, \$5. Fractures—reduction of nose, lower jaw, collar bone or shoulder blade, \$25; breast bone, \$10; rib or ribs, \$10; upper arm, \$35; forearm (one or both bones), \$25; wrist or hand, \$15; fingers, \$10; any of the bones of the pelvis or sacrum, \$50; coccyx, \$10; thigh, \$75; knee cap or leg bones (one or both), \$50; bones of foot, \$15; toes, \$10. Ganglion (cystic tumor of tendon sheath)—incision and curetting, \$15. Gunshot wounds—treatment not necessitating amputation or laparotomy, \$25. Hernia (abdominal) any cutting operation for the radical cure of the reducible, irreducible or strangulated form, \$100. Hydrocele—tapping—incision or excision of sac, \$25. Ingrowing toe nail—removal, \$10. Intestinal obstruction (see laparotomy). Kidney—fixation or removal, \$100. Laparotomy (opening of the abdominal cavity for an operation on any organ contained therein, or for traumatic peritonitis, or exploratory incision), \$100. Lithotomy (operation for removal of stone in bladder) any cutting, \$100. Mastoiditis—operation for, \$50. Necrosis (death of bone) sequestromy (removal of dead bone), \$35. Oesophogotomy for stricture or other cause, \$100; Peritonitis (see laparotomy), \$100. Paracentesis—tapping of abdomen, \$25; bladder, \$25; ear drum, \$15. Rectum—operation for hemorrhoids (external or internal) excision or ligation, \$25; prolapsed—operation for, \$25; fistula in ano—incision, \$25; polypus—extirpation, \$25; malignant stricture—excision or colostomy, \$100. Skull trephining for fracture or other cause, \$100. Synovitis (inflammation of the lining membrane of a joint) incision, \$25. Tetanus—injection of anti-tetanic serum into frontal lobe of brain, \$100. Tumors—extirpation from any part of the body, benign, \$15; malignant, \$50. Varicose veins—ligation or excision, \$25. Varicocele—acupressure—ligation or excision, \$25. Wounds of scalp or other parts—suturing, \$5.

SCHEDULE OF FIXED INDEMNITIES (see Part H).—If the weekly indemnity provided by this policy is twenty-five dollars (\$25) the following amounts will be paid. If said weekly indemnity is greater or less than \$25 the amounts to be paid shall be increased or reduced proportionately. For the complete fractures of bones, viz.:—of the skull, both tables, \$300; lower jaw, \$75; clavicle (collar bone), \$125; scapula (shoulder blade), \$175; scapula (shoulder blade with complications), \$225; thigh, \$300; thigh (involving the hip joint), \$350; leg (below the knee), \$200; patella (knee cap), \$200; patella (with serious knee joint complications), \$250; arm, between elbow and shoulder, \$300; forearm, between wrist and elbow, \$150; two or more ribs, \$75; hand or fingers, \$100; foot or toes, \$100; Colles' fracture, \$150; Pott's fracture, \$200. For complete dislocation, viz.:—of the shoulder, \$75; elbow, \$75; wrist, \$100; hip, \$300; knee, \$200; any bones of foot or toe, \$125; ankle, \$125. For loss, by severance, within ninety days from date of accident, viz.:—one or more fingers (at least one entire phalanx), \$100; one or more entire toes, \$150.

FOR STANDARD PROVISIONS SEE PAGE 11.

ORDINARY DEPARTMENT.

In its Ordinary Department the Company issues nine different policies covering accident and sickness. The Employees Relief Policy is issued for a policy fee of \$1.00, and thereafter \$1.00 monthly; the Popular Premium and Fidelity policies are issued for a policy fee of \$3.00, and thereafter \$1.00 monthly; the Victor Disability policy is sold for a policy fee of \$3.00, and premiums of \$1.25, \$1.50 and

\$2.00 monthly; the Special and Bay State policies are sold with a policy fee of \$4.00 and premiums of \$1.50 monthly; the Colonial policy fee, \$5.00, premiums, \$2.00 monthly; the Somerset, policy fee, \$5.00, premiums \$2.50 monthly; the Mercantile Disability policy is sold without a policy fee, premiums being due on date of policy. The Beacon Accident policy covers accidents alone, and is sold for a policy fee of \$3.00, premiums thereafter \$1.00 monthly.

POLICY FORM—VICTOR DISABILITY.

Massachusetts Accident Company, herein called the Company, (A) in consideration of the policy fee of three dollars (\$3) and of the representations and agreements contained in the application for this policy, a copy of which is endorsed hereon and made a part of this contract,

(B) Hereby insures John Doe, hereinafter termed the insured, by occupation a salesman, classified as select, against loss as hereinafter set forth and defined and subject to all conditions and limitations hereinafter contained or endorsed hereon, from the first day of January, 1915, at 12 o'clock noon, Standard time, at the place where the insured resides, until the fifteenth day of February, 1915, at 12 o'clock noon, such Standard time, and for such further periods stated in the official renewal receipts, as the renewal premiums of — per month, paid by the insured, will maintain this policy in force. First under the

ACCIDENT PROVISIONS.

(C) **TOTAL LOSS OF TIME.**—In the sum of — per month for total loss of time for a period not exceeding five consecutive years, resulting directly and independently of all other causes from bodily injury sustained during the life of this policy, caused solely through external, violent and accidental means (excluding suicide, sane or insane), and such as shall immediately, continuously and wholly disable and prevent the insured, from the date of the accident, from performing every duty pertaining to any business or occupation, and not resulting in any loss specified in Paragraph E; or,

(D) **PARTIAL LOSS OF TIME.**—If such injury as described in Paragraph C, from date of accident, disables and prevents the insured from performing one-half of the daily duties pertaining to his occupation, or in the event of like disability immediately following total loss of time, the Company will pay indemnity at one-half of the rate provided in Paragraph C for a period not exceeding six consecutive months; or,

(E) **SPECIFIC LOSSES.**—If such injury as described in Paragraph C shall within ninety days from the date of accident, result in one of the following specific losses, the Company will pay one of the following benefits: For loss of life or both hands by severance at or above the wrist, both feet by severance at or above the ankle, or one hand and one foot by severance at those places, or entire sight of both eyes, if irrecoverably lost, or one hand by severance at or above the wrist and entire sight of one eye, if irrecoverably lost, one foot, by severance at or above the ankle and entire sight of one eye if irrecoverably lost, the principal sum; or either hand by severance at or above the wrist, or either foot by severance at or above the ankle, one-half of the principal sum; or entire sight of one eye, if irrecoverably lost, one-third of the principal sum.

(F) **ACCUMULATION FEATURE.**—For each consecutive month immediately preceding the date of the accident that this policy shall have been maintained in continuous force, five per cent. shall be added to the original amount provided for any loss under Paragraph E sustained by the insured, but such additions shall never exceed fifty per cent. of such original amount; or,

(G) **DOUBLE INDEMNITY.**—If such injury as described in Paragraph C, D or E is sustained by the insured, (1) while riding as a passenger, within the enclosed part of any railway passenger car provided for the exclusive use of passengers and propelled by steam, cable, gasoline, compressed air or electricity, or while riding as a passenger on board a boat propelled by steam or gasoline, and licensed for the regular transportation of passengers, or, while riding as a passenger in a passenger elevator (elevator in mines excepted) and such injury shall be due directly to the wrecking of such car or boat or elevator; or, (2) in consequence of the total destruction by fire of any building while the insured is therein and is not acting as volunteer or paid fireman; or, (3) in consequence of the collapse of the outer walls of any building while the insured is therein; or, (4) by the explosion of a boiler; or, (5) by a stroke of lightning, then the company will pay double the amount which would otherwise be payable; or,

(H) **SPECIAL DEATH INDEMNITY.**—If loss of life of the insured shall, within ninety days from the date of exposure or infection, result solely from (1) sunstroke, freezing or hydrophobia, due directly to such injury as described in Paragraph C; or, (2) the involuntary and unconscious inhalation of gas or other poisonous vapor, the Company will pay in lieu of all other indemnity, the original principal sum; or,

Second:—Commencing on the fifteenth day of the next month following the date on which this policy is countersigned, providing premium has been paid, the company will pay the insured under the

SICKNESS PROVISIONS.

(1) **CONFINEMENT IN THE HOUSE.**—In the sum of \$ — per month for the number of consecutive days that the insured, by reason of sickness (except as provided in Paragraph S) which is contracted or begun during the time the sickness provisions of this

policy are in force, is wholly disabled and prevented from performing every duty pertaining to any business or occupation and solely by reason of such sickness, is necessarily and continuously confined within the house; provided that no indemnity shall be paid for more than six consecutive months, nor for the first seven days unless such disability continues for twenty-eight consecutive days; or.

(J) **CONVALESCENT INDEMNITY.**—If during convalescence immediately following at least seven days confinement within the house, for sickness covered under Paragraph I, the insured shall be wholly and continuously disabled from performing every duty pertaining to any business or occupation, but is not necessarily and continuously confined within the house, the Company will pay indemnity at one-half of the rate provided in Paragraph I, for a period not exceeding two consecutive months; or,

(K) **NON-CONFINING SICKNESS INDEMNITY.**—If the insured is wholly and continuously disabled from performing every duty pertaining to any business or occupation on account of any sickness covered by Paragraph I, is not necessarily and continuously confined within the house, the Company will pay indemnity at one-half of the rate provided in Paragraph I for the period of such disability, not exceeding two consecutive months, provided that no indemnity shall be allowed for the first week of such sickness, unless such disability continues for twenty-eight consecutive days; or,

(L) **BOILS, FELONS, OR ABSCESSSES.**—For the period during which the insured shall be wholly and continuously disabled and prevented from performing any and every duty pertaining to any business or occupation by reason of boils, felons or abscesses, whether or not confined within the house, the Company will pay sickness indemnity at the rate per month specified in Paragraph I;

Provided that no indemnity shall be paid for more than six consecutive months, nor for the first seven days unless such disability continues for twenty-eight consecutive days; or third: under the

SPECIAL PROVISIONS.

(M) **IMMEDIATE SETTLEMENTS.**—If such injury as described in Paragraph C causes one or more of the specific injuries named in Schedule of Optional Advance Settlements, and the insured so elects in writing within twenty days from date of the accident, he may take an immediate settlement, in lieu of all indemnity that might otherwise accrue under Paragraph C or D hereof, for the largest amount specified in column 1 of said schedule for any one of the specific injuries so sustained; or, if such injury as described in Paragraph C, is sustained solely under conditions specified in Paragraph G, he may so elect to receive the corresponding amount specified in column 2 of said schedule; provided that not more than one such indemnity shall be payable as the result of any one accident, and

Provided always, that the amounts specified therein shall be payable only in case the Monthly Accident Indemnity is \$50.00; if such monthly indemnity is greater or less than \$50.00, then the amounts to be paid shall be increased or reduced proportionately.

SCHEDULE OF OPTIONAL ADVANCE SETTLEMENTS.

OPTIONAL WITH INSURED.—For loss by severance of one or more fingers (at least one entire phalanx), \$50; of one or more entire toes, \$50. For complete hernia—caused solely and directly by such injury as described in Paragraph C, \$35. For complete dislocation—of the shoulder, \$50; elbow, \$50; wrist, \$50; hip, \$90; knee, \$60; of two or more bones of foot (not toes), \$50; of the ankle, \$50; of two or more toes, \$15; of two or more fingers, \$15. For complete fracture—of the skull, both tables, \$160; of the lower jaw, \$35; of the collar bone, \$70; of the pelvis, \$115; of the thigh, \$140; of the leg (tibia and fibula), \$90; of the knee cap, \$90; of the arm, between elbow and shoulder, \$80; of the forearm (both bones), \$75; of two or more ribs, \$35; of the foot (two or more bones—not toes), \$55; of the hand (two or more bones—not fingers), \$50; of two or more toes, \$25; of two or more fingers, \$25; of the scapula, \$75.

(N) **BLOOD POISONING.**—Blood poisoning and septicaemia due solely to such injury as described in Paragraph C, shall be considered as covered by the accident clauses of this policy.

(O) **SURGICAL ATTENDANCE.**—In the event of the insured receiving accidental bodily injury as described in Paragraph C, and such injury does not cause loss as provided in the policy, the Company will pay for the dressing of injury by a legally qualified physician or surgeon, the sum of \$2.00, upon receipt of the surgeon's statement.

(P) **IDENTIFICATION.**—There will be furnished to the insured with this policy, an identification badge bearing the number of this policy. If the insured shall, by reason of injury or sickness during the time this policy is in force be physically unable to communicate with friends, the Company will upon receipt of a telegram or other message giving policy number, immediately transmit to the relatives or friends of the insured any information respecting him, and will defray all expenses necessary to put the insured in communication with, and in care of, friends, provided such expense shall not exceed twenty-five dollars (\$25.00).

(Q) **INCREASE IN BENEFITS.**—The benefits provided by this policy shall be increased ten per cent. on any claim accruing hereunder if at the date of the accident or inception of sickness the premium hereon has been paid annually in advance; or, five per cent. if at the date of the accident or inception of sickness the premium hereon has been paid quarterly in advance.

GENERAL PROVISIONS.

(R) No indemnity shall be payable under this policy unless the insured has been regularly attended by a legally qualified physician at least once in each seven days during the time for which claim is made.

(S) The Company is not liable for any loss caused by or from the use of intoxicants or narcotics, or resulting from violation of law by the insured, or from venereal diseases, or from accidents to or diseases of organs not common to both sexes; or from assault, or from unnecessary exposure to obvious risk or injury, or from disability originating or

suffered outside of the States of the United States, the District of Columbia, or Canada.
 (T) If, at the date of this policy, the insured is over forty and under fifty years of age the sickness indemnity, when the insured reaches the age of fifty years, will be reduced to one-half of the amounts named, and to one-fourth of the amounts named when the insured reaches the age of sixty years. If the insured at the date of this policy is over fifty and under sixty years of age the sickness indemnity, when the insured reaches the age of sixty years, will be reduced to one-half of the amounts named.

(U) No provision of the charter, constitution or by-laws of the Company not included herein shall avoid the policy or be used in evidence in any legal proceeding hereunder.
 FOR STANDARD PROVISIONS, SEE PAGE 11.

In witness whereof, the said Company has caused this policy to be signed by its president and secretary, but the same shall not be binding upon the Company unless countersigned by its Policy Inspector.

AGREEMENT IN APPLICATION.

I hereby apply to the Massachusetts Accident Company for a policy to be based upon the following representation of facts, and understand and agree that the right to recover under any policy which may be issued upon the basis of this application shall be barred in the event that any one of the following statements, material either to the acceptance of the risk or to the hazard assumed by the Company, is false, or in the event that any one of the following statements is false and made with intent to deceive. I further understand and agree that the agents and solicitors of the Company are not authorized to extend credit, or waive, extend or change any of the terms, conditions or provisions of this application or of the policy.

POLICY FORM—"Non-Cancellable Disability Policy"

AGE 35. WEEKLY INDEMNITY, \$50. PREMIUM, \$109.70.

Massachusetts Accident Company, Boston, Mass. (herein called the Company), in consideration of the representations and agreements contained in the application for this policy (a copy of which application is endorsed hereon and is made a part hereof), and of the payment in advance of one hundred nine dollars and seventy cents,

Does hereby insure under classification No. 1, subject to all the provisions, conditions and limitations herein contained or endorsed hereon, John Doe by occupation, lawyer, being the person described in said application and herein called the insured, for a term of twelve months, beginning on the first day of January, 1915, at 12 o'clock noon, Standard time, at the place where this policy is countersigned, against disability as herein defined, resulting from bodily injuries through accidental means (suicide, sane or insane, or any attempt thereat, sane or insane, is not covered); and against disability by disease, as herein defined, as follows:

PART I. TOTAL ACCIDENT OR ILLNESS DISABILITY.—(a) If the insured suffers a disability from accidental injury or disease which necessarily, wholly, and continuously disables him from the performance of any and every kind of duty pertaining to his occupation or business, the Company will pay a weekly indemnity at the rate of fifty dollars (\$50) per week, during the continuance of such disability, until such time as the Insured may engage in a gainful occupation, but no indemnity shall be payable for the first two weeks of disability, as above described.

PART II. PARTIAL INDEMNITY FOLLOWING TOTAL DISABILITY.—If the insured suffers a disability for which indemnity is payable under Part I and if immediately following such a disability during which the insured is entitled to be paid indemnity, the insured is able to engage in a gainful occupation, but on account of the continuation of disability is necessarily and continuously partially disabled and suffers a loss of business time, the Company will pay as follows:

(a) For such time as the insured suffers a partial disability as defined above and because thereof sustains a three-quarters loss of his business time the Company will pay a weekly indemnity at the rate of seventy-five per cent of the weekly indemnity provided for total disability.

(b) For such time as the insured suffers a partial disability as defined above and because thereof sustains one-half loss of his business time the Company will pay a weekly indemnity at the rate of fifty per cent of the weekly indemnity provided for total disability.

(c) For such time as the insured suffers a partial disability as defined above and because thereof sustains one-quarter loss of his business time the Company will pay a weekly indemnity at the rate of twenty-five per cent of the weekly indemnity provided for total disability.

NO INDEMNITY PAYABLE FOR FIRST TWO WEEKS OF DISABILITY

PART III. TOTAL INDEMNITY FOLLOWING PARTIAL INDEMNITY.—If the insured suffers

a disability for which indemnity is payable under Part II and if immediately following such a disability and solely on account of the continuation of disability the insured is necessarily unable to engage in any occupation or business from which profit may be derived, the Company will pay indemnity as provided in Part I paragraph (b).

PART IV. FIXED INDEMNITIES.—The insured, if he so elect in writing within twenty days from date of injury, may take, in lieu of the weekly indemnity hereinbefore provided, indemnity in one sum according to the Schedule of Fixed Indemnities, if the injury is one set forth in such schedule, but not more than one fixed indemnity shall be paid for injuries resulting from one and the same accident.

SCHEDULE OF FIXED INDEMNITIES. (See Part IV.)—If the weekly indemnity provided by this policy is twenty-five dollars (\$25), the following amounts will be paid. If said weekly indemnity is greater or less than \$25, the amounts to be paid shall be increased or reduced proportionately. For the complete fracture of bones, viz.—of the skull, both tables, \$250; lower jaw, \$50; clavicle (collar bone), \$75; scapula (shoulder blade), \$125; scapula (shoulder blade with complications), \$175; thigh, \$250; thigh (involving the hip joint), \$300; leg (below the knee) both bones, \$150; leg (below the knee) one bone, \$100; patella (knee cap) \$150; patella (with serious knee joint complications), \$200; arm, between elbow and shoulder, \$250; forearm, both bones, \$100; forearm, one bone, \$75; two or more ribs, \$50; hand, \$50; fingers, two or more, \$50; one finger, \$25; foot, \$50; toes, two or more, \$50; one toe, \$25. Colles' fracture, \$100; Pott's fracture, \$150. 1 or complete dislocation, viz.—of the shoulder, \$37.50; elbow, \$37.50; wrist, \$50; hip, \$250; knee, \$150; one or more bones of foot, \$75; one toe, \$25; ankle, \$75. For loss by severance, within ninety days from date of accident, viz.—of one or more fingers (at least one entire phalanx), \$50; of one or more entire toes, \$100.

FOR STANDARD PROVISIONS SEE PAGE 11

OTHER PROVISIONS.

This policy does not cover (1) any disability for which the insured is not necessarily and regularly attended by a legally qualified physician other than the insured; (2) women; (3) any illness contracted or suffered outside the limits of the States of the United States, Canada, or Europe; (4) bodily injury, sustained by the insured while participating or in consequence of having participated in aeronautics.

The copy of the application endorsed hereon is hereby made a part of this contract. No provision of the charter, constitution or by-laws of the Company not included herein shall avoid the policy or be used in evidence in any legal proceeding hereunder.

TRAVEL.—To entitle the insured to receive indemnity after the first six months of disability, he must reside within the States of the United States unless a permit in writing to reside elsewhere is granted by the Company.

PREMIUMS.—All premiums shall be payable in advance either at the home office in the city of Boston, or, to an authorized agent of the company. No premium receipt unless signed by the secretary or assistant secretary or treasurer is valid.

RENEWAL RIGHT.—The insured will have the right to renew this policy from year to year upon payment of the premium on or before the anniversary date.

SURRENDER AGREEMENT.—At any time during the life of this policy, if the insured's occupation or business changes to one different than that stated in the policy, the Company hereby agrees upon the surrender of this policy to issue in lieu thereof, upon the written request of the insured, a new policy containing the same provisions as this policy except a change in the amount of the weekly indemnity, the new policy to provide such an amount of weekly indemnity as the premium will purchase in accordance with the Company's published rates and classification of risks and within the limits fixed by the Company filed with the Insurance Department, said rates to be based upon the occupation of the insured at the time of surrender, but so far as age may affect the rates, they are to be based upon the insured's age at the date of issue of the surrendered policy in accordance with said rates and classification.

In witness whereof, the Massachusetts Accident Company, of Boston, Mass., by its president and secretary, has executed these presents, but this policy shall not be valid unless countersigned by an authorized representative of the Company.

Massachusetts Bonding and Insurance Co.

BOSTON, MASS.

Commenced Business 1907. T. J. Falvey, President. John T. Burnett, Sec. and Treas.

The Massachusetts Bonding issues a variety of accident and health contracts. The forms in most general use, however, are: the "Improved" Combination Accident—Form A3A, premium \$25, and the "Improved" Disability—Form D3A, premium \$60, age 18 to 50: and \$70, age 51 to 60.

POLICY FORM—"IMPROVED" COMBINATION ACCIDENT

PRINCIPAL SUM, \$7500-\$15000. WEEKLY INDEMNITY, \$25-\$50.

ANNUAL PREMIUM, \$25.

Massachusetts Bonding and Insurance Company in consideration, of the representations in the applications for this policy, a copy of which is endorsed hereon, and made a part hereof, and of twenty-five dollars premium, Massachusetts Bonding and Insurance Company Boston, Massachusetts.

Hereby insures John L. Johnson, by occupation a lawyer, subject to all conditions and limitations hereinafter contained in the principal sum of seventy five hundred dollars, and for a weekly indemnity of twenty-five dollars, for the term of twelve months from the first day of January, 1914, commencing and ending at twelve o'clock noon, standard time at the place where this policy is countersigned, against bodily injury sustained directly and independently of all other causes through accidental means (suicide or any attempt thereat, sane or insane, not included) as follows:

ACCIDENT INDEMNITIES

PART 1. DEATH, DISMEMBERMENT, LOSS OF SIGHT, SPEECH OR HEARING.—(a) If such injuries shall immediately, continuously and wholly disable and prevent the insured from the date of accident from performing any and every kind of duty pertaining to his occupation and during the period of such continuous disability shall independently and exclusively of all other causes result in any one of the losses specified in Part 1, the company will pay the sum set opposite such loss and in addition weekly indemnity as provided in Part 2, paragraph (a) to the date of such loss.

(B) Or, if within ninety days from the date of the accident irrespective of total disability such injury shall independently and exclusively of all other causes result in any one of the losses specified in Part 1, the company will pay the sum set opposite such loss and in addition weekly indemnity from the date of the accident to the date of such loss at the rate provided in this policy for total disability. For loss of life, or both hands by severance at or above the wrists, or both feet by severance at or above the ankle, or one hand at or above the wrist and one foot at or above the ankle, by severance, or entire sight of both eyes, if irrecoverably lost, or entire sight of one eye, if irrecoverably lost, and one hand at or above the wrist, by severance, or entire sight of one eye, if irrecoverably lost, and one foot at or above the ankle, by severance, or speech and hearing, if entire and irrecoverable, the principal sum; either arm by severance at or above the elbow, or either leg by severance at or above the knee, two-thirds of principal sum; speech or hearing, if entire and irrecoverable, or either hand by severance at or above the wrist, or either foot by severance at or above the ankle, one-half of principal sum; entire sight of one eye, if irrecoverably lost, thumb and index finger of either hand, by severance at or above metacarpophalangeal joints, one-third of principal sum.

WEEKLY INDEMNITY

PART 2. TOTAL OR PARTIAL DISABILITY.—(a) If such injury shall not result in any of the losses enumerated in Part 1, but shall immediately, continuously, and wholly disable and prevent the insured from performing any and every kind of duty pertaining to his occupation, the company will pay the insured the weekly indemnity above specified so long as the insured suffers said total disability; or,

(b) If such injury shall not wholly disable the insured, as above, but shall immediately

and continuously disable and prevent him from attending to one or more important daily duties pertaining to his occupation, either from date of accident, or following total disability, the company will pay one-half the weekly indemnity above specified for a period of such partial disability not exceeding fifty-two consecutive weeks.

PART 3. DOUBLE INDEMNITY.—If the insured shall sustain such injuries (1) while in or on a public conveyance provided by a common carrier for passenger service, including platform, steps and running board thereof; (2) or, while within a passenger elevator (excluding elevators in mines); (3) or, in consequence of the burning of a building while the insured is therein; (4) or, by the explosion of a steam boiler; (5) or, by being struck by lightning; (6) or, in consequence of the collapse of the outer walls of a building while the insured is therein; (7) or, caused by a cyclone or tornado, then and in such event only, the company will pay double the amount otherwise payable under the preceding parts.

PART 4. OPTIONAL INDEMNITY.—If the insured shall sustain bodily injury received as set forth in this policy and named in the following "Schedule of Optional Indemnities," he may elect, subject to all the terms and conditions of this policy, to receive the amount of indemnity specified opposite such injury in lieu of all other indemnity for either total or partial disability provided written notice of his choice is given to the company at Boston, within twenty days from the date of the accident. No claim for more than one of the indemnities named in said schedule shall be payable for injuries sustained in any one accident.

SCHEDULE OF OPTIONAL INDEMNITIES.—The amounts stated in the following Schedule of Optional Indemnities are payable under this policy if issued for \$25 weekly indemnity. Proportionate amounts are payable if this policy is issued for a larger or smaller sum. **Ordinary Accidents, Part 2.** For loss of one or more fingers (at least one entire phalanx), \$160; one or more entire toes, \$200. For complete hernia caused solely and directly by accidental injury, \$80. For complete dislocation, viz.: Of the shoulder, \$100; elbow, \$100; wrist, \$120; hip, \$300; knee, \$160; any bones of foot (not toes), \$160; ankle, \$160; two or more toes, \$60; two or more fingers, \$60. For complete fracture of bones, viz.: Of the skull, both tables, \$325; lower jaw, \$80; clavicle (collar bone), \$160; pelvis, \$250; thigh, \$300; leg (one or both bones), \$200; patella (knee cap), \$200; arm between elbow and shoulder, \$175; forearm between the wrist and elbow, \$160; two or more ribs, \$100; two or more bones of the foot (not toes), \$120; two or more bones of the hand (not fingers), \$120; two or more toes, \$100; two or more fingers, \$100. For travel, etc. accidents, Part 3, the amounts will be double those for ordinary accidents, Part 2.

PART 5. FEES FOR NON-DISABLING INJURIES.—If the insured sustains a bodily injury as set forth in this policy that does not result in any disability, but shall require treatment by a physician, oculist, optician or graduate nurse, the company will reimburse the insured for the cost thereof, to an amount not exceeding one week's indemnity as specified in Part 2, Paragraph (a), provided the receipted bill for such treatment is filed with the company within thirty days from the date of the accident.

PART 6. SPECIAL INDEMNITY.—Blood poisoning resulting directly from bodily injuries insured against, sunstroke as a direct result of exposure to the rays of the sun, freezing caused by involuntary exposure, hydrophobia, and involuntary asphyxiation, shall be deemed bodily injuries within the meaning of this policy.

PART 7. HOSPITAL CHARGES.—If a bodily injury, for which indemnity is payable under this policy, is sustained by the insured, and if on account of said bodily injury, and within ninety days from the date of the accident, the insured is removed to a hospital, the company, provided that no claim is made under Part 8, will pay the insured (in addition to the indemnity payable for said bodily injury) for the period, not exceeding thirteen weeks, during which the insured is necessarily confined in the hospital, one-half of the weekly indemnity specified.

PART 8. INDEMNITY FOR SURGICAL OPERATIONS.—If a bodily injury, for which indemnity is payable under this policy, is sustained by the insured, and if on account of said bodily injury, and within ninety days from the date of the accident, the insured undergoes a surgical operation named in the following "Schedule of Operations," the company will pay the insured in addition to any other indemnity herein provided, the sum set opposite such operation in said schedule; but payment shall not be made for more than one operation resulting from any one accident.

SCHEDULE OF OPERATIONS.—The amounts stated in the following Schedule of Operations are payable under this policy if issued for \$25 weekly indemnity. Proportionate amounts are payable if this policy is issued for a larger or smaller sum. Amputation of foot, hand or forearm, \$25; leg or arm, \$50; thigh, \$100; thumb, finger or fingers, \$10; toe or toes, \$10. Dislocations, reduction of shoulder, elbow, hip, knee or ankle, \$25; wrist or lower jaw, \$15; thumb, finger or fingers, \$10; toe or toes, \$10. Excision of shoulder, hip or knee joint, \$100; elbow, wrist or ankle joint, \$50; toe or toes, \$25. Fractures, reduction of nose, lower jaw, collar bone or shoulder blade, \$25; breast bone, \$10; rib or ribs, \$10; upper arm, \$35; forearm (one or both bones), \$25; wrist or hand, \$15; fingers, \$10; any of the bones of the pelvis, \$50; coccyx, \$10; thigh, \$75; knee cap or leg bones (one or both), \$50; bones of foot (not toes), \$15; toe or toes, \$10. Gunshot wounds—removal of shot or bullet not necessitating amputation or laparotomy, \$25. Laparotomy—opening of the abdominal cavity for an operation on any organ contained therein, \$100. Skull trephining for fracture of both tables, \$100. Tetanus—injection of antitetanic serum into frontal lobe of brain, \$100. Wounds of scalp or other parts—suture, \$5.

PART 9. IDENTIFICATION.—If the insured by reason of such injury shall be physically unable to communicate with relatives or friends, the company, upon receipt of a telegram or message giving the number of this policy, will immediately transmit to relatives or friends any information it may possess respecting him, and will defray the expense necessary to place the insured in their care, but liability for such service and expense shall not be an amount in excess of four weeks' indemnity, as specified in Part 2, Paragraph A.

FOR STANDARD PROVISIONS SEE PAGE 11

ADDITIONAL PROVISIONS

SECTION O.—No assignment of interest under this policy shall bind the company unless consent thereto is formally endorsed hereon by an executive officer of the company. Any failure to comply with the provisions of this policy shall render invalid any claim made hereunder. A copy of any assignment shall be given, within thirty days, to the company, which shall not be responsible for its validity.

SECTION P.—The insurance hereunder shall not cover any injury, fatal or non-fatal, sustained by the insured while participating in or in consequence of having participated in aeronautics.

SECTION Q.—No provision of the charter or by-laws of this company not included herein shall avoid this policy or be used in evidence in any legal proceeding thereunder.

SECTION R.—The copy of the application endorsed hereon is made a part of this contract.

SECTION S.—This policy is issued for the term stated herein, and subject to all its conditions and provisions it may be renewed from term to term upon the payment of the premium herein stated.

In witness whereof, the Massachusetts Bonding and Insurance Company, Boston, Mass., has caused this policy to be signed by its president and secretary, but the same shall not be binding on the company unless countersigned by its duly authorized representative,

POLICY FORM—"IMPROVED" DISABILITY

PRINCIPAL SUM, \$7500—\$15,000. WEEKLY INDEMNITY, \$25—\$50.

ANNUAL PREMIUM, \$60.

The "Improved" Disability policy is the same as the "Improved" Combination Accident except where the insuring clause contains phraseology referring to the health feature and as follows:

PART 6. INDEMNITY FOR ILLNESS.—If any illness contracted by the insured during the term of this policy or any renewal thereof, and not hereinafter excepted, shall totally disable and prevent the insured from performing any and every kind of duty pertaining to his occupation, and necessarily and continuously confine him within the house, the company will pay for the period of such confinement, not exceeding fifty-two weeks, the weekly indemnity specified.

Or, if immediately following a period of total disability and confinement within the house, or if by reason of any illness the insured shall be wholly and continuously disabled and prevented from performing any and every duty pertaining to his occupation, but shall not be necessarily confined within the house, the company will pay him one-half of said weekly indemnity. No payment for confinement within the house or non-confinement to the house separately or combined, shall be made for disability in excess of fifty-two consecutive weeks, except as below provided.

If immediately following fifty-two weeks of total disability as defined above the insured shall continue totally disabled and prevented from performing any and every kind of duty pertaining to his occupation, the company will pay so long as such total disability shall continue one-quarter of the weekly indemnity specified.

PART 7. BLINDNESS AND PARALYSIS INDEMNITY.—If the insured, by reason of any disease contracted during the term of this insurance and not herein excepted, shall independently of all other causes and within the term of this insurance, suffer the irrecoverable loss of the entire sight of both eyes, or become permanently paralyzed whereby he shall entirely lose the use of both hands, or both feet, or of one hand and one foot, and shall by reason of same be totally disabled, that is, wholly and continuously prevented from engaging in any work or occupation for wages or profit, the company will pay the same amount of weekly indemnity per week as specified herein for the period of such total disability not in excess of one hundred and four consecutive weeks' duration.

PART 8. HOSPITAL CHARGES.—If a bodily injury or illness, for which indemnity is payable under this policy, is sustained by the insured, and if on account of said bodily injury or illness, and within ninety days from the date of the accident, or the beginning of the illness, the insured is removed to a hospital, the company, provided that no claim is made under part 9, will pay the insured (in addition to the indemnity payable for said bodily injury or illness) for the period, not exceeding thirteen weeks, during which the insured is necessarily confined in the hospital, one half of the weekly indemnity specified.

PART 9. INDEMNITY FOR SURGICAL OPERATIONS.—If a bodily injury, or illness, for which indemnity is payable under this policy, is sustained by the insured, and if on account of said bodily injury or illness, and within ninety days from the date of the accident, or the beginning of the illness, the insured undergoes a surgical operation named in the following "Schedule of Operations," the company will pay the insured in addition to any other indemnity herein provided, the sum set opposite such operation in said schedule; but payment shall not be made for more than one operation resulting from any one accident or from any one illness.

SCHEDULE OF OPERATIONS.—The amounts stated in the following Schedule of Operations are payable under this policy if issued for \$25 weekly indemnity. Proportionate amounts are payable if the policy is issued for a larger or smaller sum. Abscess or boil—one or more incisions, \$5. Amputation of foot, hand or forearm, \$25; leg or arm, \$50; thigh, \$100; thumb, finger or fingers, \$10; toe or toes, \$10. Aneurism (tying of artery)—ligation, \$50. Appendicitis (see laparotomy), \$100. Bone abscess—

trephining, \$25. Cancer—removal of, by cutting operation, \$25. Carbuncle—incision and treatment, \$5. Caries (bone ulcer)—curettling, \$15. Chest—cutting into thoracic cavity for diagnosis or treatment or organs therein, \$25. Dislocations, reduction of shoulder, elbow, hip, knee or ankle, \$25; wrist or lower jaw, \$15; thumb, finger or fingers, \$10; toe or toes, \$10. Excision of shoulder, hip or knee joint, \$100; elbow, wrist or ankle joint, \$50; toe or toes, \$25. Eye, ear, nose, or throat—any cutting operation, \$10. Felon—incision, \$5. Fractures—setting of nose, lower jaw, collar bone or shoulder blade, \$25; breast bone, \$10; rib or ribs, \$10; forearm (one or both bones), \$25; upper arm, \$35; wrist or hand, \$15; fingers, \$10; any of the bones of the pelvis, \$50; coccyx, \$10; thigh, \$75; knee cap or leg bones (one or both), \$50; bones of foot (not toes), \$15; toe or toes, \$10. Ganglion (cystic tumor of tendon sheath)—incision and curettling, \$15. Goitre—cutting operation for permanent cure, \$75. Gunshot wounds—removal of shot or bullet not necessitating amputation or laparotomy, \$25. Hernia (abdominal)—any cutting operation for the radical cure of the reducible, irreducible or strangulated form, \$100. Hydrocele—tapping, incision or excision of sac, \$25. Inflammation of joint—incision into joint, \$25. Intestinal obstruction (see laparotomy). Kidney—fixation or removal \$100. Laparotomy (opening of the abdominal cavity for an operation on any organ contained therein, or for traumatic peritonitis, or exploratory excision), \$100. Necrosis (death of bone) sequestromy (removal of dead bone), \$35. Oesophogotomy for stricture or other cause \$100. Peritonitis (see laparotomy). Paracentesis—tapping of abdomen, \$25; bladder, \$25; ear drum, \$15. Rectum—operation for hemorrhoids (external or internal) excision or ligation, \$25; prolapsed—operation for, \$25; fistula in ano—incision, \$25; polypus—extirpation, \$25; malignant stricture—excision or colostomy, \$100. Skull trephining for fracture or other cause, \$100. Stone in bladder—removal of by cutting or crushing operation, \$75. Synovitis (inflammation of the lining membrane of a joint)—incision, \$25. Tetanus—injection of anti-tetanic serum into frontal lobe of brain, \$100. Tumors—extripation from any part of the body, benign, \$15; malignant \$50. Varicose veins—ligation or excision, \$25. Varicocele—acupressure—ligation or excision, \$25. Wounds of scalp or other parts—sutures, \$5.

PART 10. FEES FOR NON-DISABLING INJURIES OR ILLNESSES.—If the insured sustains a bodily injury or illness as set forth in this policy that does not result in any disability, but shall require treatment by a physician, oculist, optician or graduate nurse, the company will reimburse the insured for the cost thereof, to an amount not exceeding one week's indemnity as specified in Part 2; Paragraph (a), provided the receipted bill for such treatment is filed with the company within thirty days from the date of the accident or the beginning of the illness.

PART 11. IDENTIFICATION.—If the insured by reason of such injury or illness shall be physically unable to communicate with relatives or friends, the company, upon receipt of a telegram or message giving the number of this policy, will immediately transmit to relatives or friends any information it may possess respecting him, and will defray the expense necessary to place the insured in their care, but liability for such service and expense shall not be an amount in excess of four weeks' indemnity as specified in Part 2 Paragraph (a).

FOR STANDARD PROVISIONS SEE PAGE 11

ADDITIONAL PROVISIONS

SECTION O.—No assignment of interest under this policy shall bind the company unless consent thereto is formally endorsed hereon by an executive officer of the company. Any failure to comply with the provisions of this policy shall render invalid any claim made hereunder. A copy of any assignment shall be given, within thirty days, to the company, which shall not be responsible for its validity.

SECTION P.—The insurance hereunder shall not cover any injury, fatal or non-fatal, sustained by the insured while participating in or in consequence of having participated in aeronautics; nor any disability resulting from any disease or illness while the insured is engaged in active military or naval service; nor any disease or illness for which the insured is not regularly treated by a licensed physician; nor any disability from disease or illness contracted or suffered outside of the United States, Canada, or Europe, nor in Alaska, or the insular possessions of the United States. No recovery shall be had on account of disability from illness for any period of time for which the insured is entitled to weekly indemnity on account of a bodily injury.

SECTION Q.—No provision of the charter or by-laws of this company not included herein shall avoid this policy or be used in evidence in any legal proceeding thereunder.

SECTION R.—The copy of the application endorsed hereon is made a part of this contract.

SECTION S.—This policy is issued for the term stated herein, and subject to all its conditions and provisions it may be renewed from term to term upon the payment of the premium herein stated.

In witness whereof, the Massachusetts Bonding and Insurance Company, Boston Mass., has caused this policy to be signed by its president and secretary, but the same shall not be binding on the company unless countersigned by its duly authorized representative.

The Metropolitan Casualty Insurance Company

47 CEDAR STREET, NEW YORK

Commenced Business 1874.

EUGENE H. WINSLOW, Pres.

S. W. BURTON, Sec.

The company issues a number of distinct forms, as follows, the annual rates given below being based on \$5000 principal sum and \$25 weekly indemnity in the select class.

The New Era, \$20 combination, full indemnity, unrestricted, cumulative. All classes.

The New Composite, \$25. Combination, full indemnity, accumulative. All classes.

Gold Medal Health \$35 to age fifty, \$45, age 51-55, unlimited, covers all diseases. Select and Preferred classes only.

The Provident Health, \$35 to age fifty; \$45, ages fifty-one to fifty-five. Unlimited, covers all diseases; select and preferred classes.

The Death and Dismemberment, \$15. Combination, unrestricted, accumulative. All classes.

Gold Medal Accident, full indemnity, unrestricted, fully accumulated, variable indemnities see classes—rates for select class as follows.

Gold Medal Disability, fully accumulated, unrestricted, variable indemnities; rates same as Gold Medal Accident plus \$8.00 for each \$5.00 weekly indemnity.

Principal Sum Single	WEEKLY INDEMNITY (SINGLE)											
	\$ 5.00	\$ 7.50	\$ 10.00	\$ 12.50	\$ 15.00	\$ 20.00	\$ 25.00	\$ 30.00	\$ 40.00	\$ 50.00	\$ 60.00	\$ 100.00
\$ 250	4.00	6.50	7.00	8.50	10.00	13.00	16.00	19.00	25.00	31.00	37.00	61.00
500	4.25	5.75	7.25	8.75	10.25	13.25	16.25	19.25	25.25	31.25	37.25	61.25
1,000	4.50	6.00	7.50	9.00	10.50	13.50	16.50	19.50	25.50	31.50	37.50	61.50
1,500	5.00	6.50	8.00	9.50	11.00	14.00	17.00	20.00	26.00	32.00	38.00	62.00
2,250	....	7.50	9.00	10.50	12.00	15.00	18.00	21.00	27.00	33.00	39.00	63.00
3,000	....	....	10.00	11.50	13.00	16.00	19.00	22.00	28.00	34.00	40.00	64.00
3,750	....	....	....	12.50	14.00	17.00	20.00	23.00	29.00	35.00	41.00	65.00
4,500	....	....	....	....	15.00	18.00	21.00	24.00	30.00	36.00	42.00	66.00
6,000	....	....	....	....	....	20.00	23.00	26.00	32.00	38.00	44.00	68.00
7,500	....	....	....	....	....	....	25.00	28.00	34.00	40.00	46.00	70.00
9,000	....	....	....	....	....	....	....	30.00	36.00	42.00	48.00	72.00
15,000	....	....	....	....	....	....	....	....	....	50.00	56.00	80.00

POLICY FORM—"GOLD MEDAL ACCIDENT"

PRINCIPAL SUM, \$7500-\$15,000.

WEEKLY INDEMNITY, \$25-\$50.

ANNUAL PREMIUM, \$25

The Metropolitan Casualty Insurance Company of New York, in consideration of the premium,

Hereby insures the person described in the application, copy of which is endorsed hereon, for the period hereinafter stated, against the effects of bodily injuries sustained directly, solely and exclusively through accidental means (not including suicide or any attempt thereat, while sane or insane, or injuries fatal or otherwise, sustained while engaged in aviation or aeronautics) as hereinafter limited and provided, to wit:

CLAUSE 1. LOSS OF LIFE, LIMB, SIGHT.—If such injuries, directly, solely, exclusively and independently of all other causes, shall, from the date of the accident, wholly and continuously disable and prevent the insured from performing any and every kind of duty pertaining to his occupation, and if, during the period of such total and continuous disablement and within two hundred weeks from the date of the accident, such injuries

shall, directly, solely, exclusively and independently of all other causes, result in any one of the losses named in the following schedule, the company will pay the amount set opposite such loss and, in addition thereto, the weekly indemnity above specified from the date of the accident to the date of such loss. Or, if such injuries shall not so disable the insured, but shall, directly, solely, exclusively and independently of all other causes and within ninety days from the date of the accident, result in any one of the losses named in the following schedule, the company will pay the amount set opposite such loss.

SCHEDULE REFERRED TO IN CLAUSE 1.—For loss of life, or total and irrecoverable loss of sight of both eyes, or loss of both hands by severance at or above the wrist, or both feet by severance at or above the ankle, or one hand and one foot by severance at or above wrist and ankle, or one hand by severance at or above the wrist and the total and irrecoverable loss of sight of one eye, or one foot by severance at or above the ankle and the total and irrecoverable loss of sight of one eye, the full principal sum above specified. For loss of one hand by severance at or above the wrist, or one foot by severance at or above the ankle, three-fifths of the said principal sum. For total and irrecoverable loss of sight of one eye or loss of the right thumb and index finger by severance at or above the metacarpo-phalangeal joint, one-half of the said principal sum. For loss of the left thumb and index finger by severance at or above the metacarpo-phalangeal joint, one-third of the said principal sum. Provided always that if more than one of the losses enumerated in the above schedule shall result from any one accident, payment shall be made only for the one for which the largest amount is specified, and in event of loss of sight of one or both eyes or of loss of one or more hands or feet, this insurance shall immediately cease and upon payment of the claims, therefor, if any, the policy shall be surrendered to this company.

CLAUSE 2. TOTAL DISABLEMENT.—If such injuries shall not result as specified in Clause 1, but directly, solely, exclusively and independently of all other causes, shall, within two weeks from the date of the accident, continuously and wholly disable and prevent the insured from performing any and every kind of duty pertaining to his occupation, the company will pay the insured the weekly indemnity above specified for the entire period of such total disablement.

CLAUSE 3. PARTIAL DISABLEMENT.—If such injuries shall not result as specified in Clause 1, but, directly, solely, exclusively and independently of all other causes, shall, immediately or within two weeks from the date of the accident or immediately following total disablement continuously disable and prevent the insured from performing some one or more important daily duty or duties pertaining to his occupation, the company will pay the insured one-half of the weekly indemnity above specified for the period of such partial disablement, not exceeding fifty-two weeks.

CLAUSE 4. DOUBLE INDEMNITIES.—If such injuries be received (a) while the insured is riding as a passenger in one or on any public conveyance of a common carrier regularly provided for passenger service (including the platform, steps or running board of such conveyance but not while or in consequence of attempting to enter or leave such conveyance); or (b) while a passenger in a regular passenger elevator; or (c) in consequence of the burning of any building while the insured is therein or in which the insured shall be at the commencement of the fire; or (d) in consequence of a stroke of lightning; or (e) in consequence of the collapse of the outer walls of a completed building while the insured is therein; or (f) in consequence of the explosion of a steam boiler; or (g) in consequence of a cyclone or tornado; or (h) in consequence of a collision at a public crossing between any private vehicle in which the insured shall be riding and a moving engine, car or train propelled by steam or electricity over a railroad upon which trains are regularly operated by steam as a motive power, the amounts payable for any of the losses enumerated in the preceding clauses shall be double the amounts therein provided; or (i) if such injuries be received while the insured is absent from his home and shall alone necessarily prevent his removal to his home, the weekly indemnity payable for the period of total disablement during which the insured shall be continuously and necessarily confined to the house and necessarily prevented, solely by such injuries, from being removed to his home, shall be double the amount provided in Clause 2; or (j) if such injuries shall necessitate the removal of the insured to any regular hospital, the weekly indemnity payable for the period, not exceeding ten consecutive weeks, during which the insured shall be confined to said hospital, shall be double the amount provided in Clause 2, provided that the insured shall not make claim under Clause 8 on account of the same injuries.

CLAUSE 5. SPECIAL INDEMNITIES.—Sunstroke, freezing, hydrophobia or septicaemia exclusively due to accidental means, or the involuntary and unconscious taking or inhalation of any gas or poisonous vapor shall be fully covered by the terms of this policy.

CLAUSE 6. MEDICAL ATTENDANCE.—If any injury covered by this policy and sustained by the insured does not cause and effect for which an indemnity is provided by this policy, but requires and receives treatment by a legally authorized physician, the company will reimburse the insured for the cost of such treatment, not exceeding one week's indemnity as provided in Clause 2.

CLAUSE 7. IDENTIFICATION.—If the insured shall, wholly by reason of injury sustained during the time this policy is in force, be rendered physically unable to communicate with friends, the company will, upon receipt of a telegram or other message giving this policy number, immediately transmit to the relatives or friends of the insured any information respecting him, and defray all expenses necessary to put the insured in communication with and in the care of friends, not exceeding a sum equal to four weeks' indemnity at the rate per week provided in Clause 2.

CLAUSE 8. SURGICAL OPERATIONS.—If any injury covered by this policy shall, within ninety days from the date of the accident, directly, solely, exclusively and independently of all other causes, necessitate any surgical operation named in the following schedule the company will, in addition to any other indemnity herein provided, pay the insured the sum set opposite the said operation in the said schedule, provided always that if more

than one such operation shall be necessitated as the result of any one accident, payment shall be made for the first one only.

SCHEDULE REFERRED TO IN CLAUSE 8.

If the rate of weekly indemnity be \$50 or over, the amounts below shall be payable; if less than \$50, the amounts shall be reduced proportionately.

Abdomen—Cutting into for treatment of organs therein, \$200; Adscusses—Incision, \$10. Amputation of entire hand, forearm or foot, \$50; leg or arm, \$100; thigh, \$200; finger of fingers, \$20; toe or toes, \$50. Aneurism—Tying of artery, \$70. Bone—Removal of diseased portion of bone, \$50. Chest—Cutting into for removal of pus, \$50. Dislocation—Reduction of hip or knee, \$70; shoulder, elbow or ankle, \$50; wrist or lower jaw, \$30; thumb or finger, \$20. Fractures—Reduction of nose, lower jaw, collar bone, or shoulder blade, \$50; breast bone or ribs, \$20; upper arm, \$70; forearm, \$50; wrist, \$50; hand, \$30; finger, \$20; bones of pelvis, \$150; Coccyx, \$20; thigh, \$150; knee cap or leg, \$100; bones of foot, \$30; toes, \$20. Gunshot wounds—Removable of shot or bullet, \$50. Excision—Shoulder, hip or knee joint, \$200; elbow, wrist or ankle joint, \$100; toe joint, \$20. Eye—Any cutting operation, \$20; removal, \$100. Hydrophobia—Pasteur treatment, \$100. Inflammation of joint—Incision, \$50. Lockjaw—Injection of Antitoxin, into spinal canal, \$100. Skull—Cutting into, \$200. Spine or spinal cord—Operation with removal of fractured vertebra, \$200. Wounds—Suturing, \$10.

CLAUSE 9. OPTIONAL INDEMNITIES.—If the insured shall, within the terms of this policy, sustain any injury specified in the following schedule, he may, subject to all the provisions and agreements of this policy, elect to receive, in lieu of all other sums herein provided, the amount set opposite such injury, provided the insured signifies such choice in writing and delivers the same to the company at New York City within twenty days from the date of such injury, and provided always that if more than one such loss shall result from any one accident, payment shall be made only for the one for which the largest amount is specified.

SCHEDULE REFERRED TO IN CLAUSE 9.

If the rate of weekly indemnity be \$50, the amount below shall be payable; if more or less than \$50, the amounts shall be increased or reduced proportionately. If such injuries shall be received as provided in sub-divisions (a) to (h) inclusive, of Clause 4, then the amounts shall be doubled.

For the complete fracture of—Skull, both tables, \$600; lower jaw, \$150; collar bone, \$250; shoulder blade, \$250; thigh, \$600; thigh, (involving the hip joint), \$700; leg, \$400; knee cap, \$400; arm, between elbow and shoulder, \$300; arm, between wrist and elbow, \$300; two or more ribs, \$150; hand or finger, \$200; foot or toe, \$200; Colles' fracture, \$300; Pott's fracture, \$400. For the complete dislocation of—Shoulder, \$150; elbow, \$200; wrist, \$200; hip, \$600; knee, \$300; any bone of foot or toe, \$250; ankle, \$300. For Hernia—Complete inguinal or femoral, \$150. For the loss by severance, within ninety days from the date of the accident, of—One or more entire fingers, \$200; one or more entire toes, \$300.

CLAUSE 10. SPECIAL PROVISIONS.—The copy of the application endorsed hereon is hereby made a part of this contract. No provision of the charter, constitution or by-laws of the company not included herein shall avoid the policy or be used in evidence in any legal proceedings hereunder. This policy is issued by the company and accepted by the insured subject to the following provisions prescribed by law and shall be void if any of the statements in the application are false and such false statements are made with intent to deceive or if such false statements materially affect either the acceptance of the risk or the hazard assumed by the company.

FOR STANDARD PROVISIONS SEE PAGE 11.

In witness whereof, The Metropolitan Casualty Insurance Company of New York, has caused these presents to be signed by its President and Secretary in the City of New York, but the same shall not be binding upon the Company until countersigned by a duly authorized and commissioned representative of the Company.

POLICY FORM—"GOLD MEDAL HEALTH."

PRINCIPAL SUM, \$3750.

WEEKLY INDEMNITY, \$25.

ANNUAL PREMIUM TO AGE 50, \$35; AGE 51-55, \$45.

The Metropolitan Casualty Insurance Company of New York, in consideration of the premium, hereby insures the person described in the application, a copy of which is endorsed hereon, for the period hereinafter stated, against disablement caused by disease or sickness contracted while this insurance is in force and effect, as hereinafter limited and provided, to wit:—

CLAUSE 1. BLINDNESS OR PARALYSIS.—If such disease or sickness, alone and independently of all other causes and while this insurance is in force and effect, shall result in the total and irrecoverable loss of sight of both eyes, or permanent paralysis whereby the insured shall entirely lose the use of both hands or of both feet or of one hand and one

foot, and if, wholly because of such loss of sight or such paralysis, the Insured shall be continuously and wholly disabled and prevented from performing any and every duty pertaining to his occupation for a period of one year, and at the end of said period of one year shall still survive and shall be declared, by medical authority satisfactory to the company, to have totally and irrecoverably lost the sight of both eyes or the entire use of both hands or both feet or of one hand and one foot and to be permanently unable to perform any and every duty pertaining to his occupation, the company will pay the full principal sum above specified.

CLAUSE 2. TOTAL DISABLEMENT WITH CONFINEMENT.—If such disease or sickness, alone and independently of all other causes and while this insurance is in force and effect, shall continuously and wholly disable and prevent the Insured from performing any and every duty pertaining to his occupation and shall continuously and necessarily confine the Insured to the house under the continuous care and regular treatment of a legally authorized physician, the company will pay the weekly indemnity above specified for the period of such total disablement and confinement, not exceeding 52 consecutive weeks.

CLAUSE 3. TOTAL DISABLEMENT FOLLOWING CONFINEMENT.—If such disease or sickness, alone and independently of all other causes and immediately following such confinement to house, shall continuously and wholly disable and prevent the Insured from performing any and every duty pertaining to his occupation and shall require and receive the continuous care and regular treatment of a legally authorized physician, the company will pay three-fifths of the weekly indemnity above specified for the period of such total disablement, not exceeding 26 consecutive weeks.

CLAUSE 4. TOTAL DISABLEMENT WITHOUT MEDICAL TREATMENT.—If such disease or sickness, alone and independently of all other causes and immediately following such confinement to house, shall continuously and wholly disable and prevent the insured from performing any and every duty pertaining to his occupation, but shall not require such medical care and treatment, the company will pay two-fifths of the weekly indemnity above specified for the period of such total disablement which shall be certified to as necessary by the physician or physicians in attendance throughout the entire sickness, not exceeding 10 consecutive weeks.

CLAUSE 5. PARTIAL DISABLEMENT.—If such disease or sickness, alone and independently of all other causes and immediately following such confinement to house, shall continuously and wholly disable and prevent the insured from performing some one or more important daily duty or duties pertaining to his occupation and shall require and receive the continuous care and regular treatment of a legally authorized physician, the company will pay three-tenths of the weekly indemnity above specified for the period of such partial disablement, not exceeding 10 weeks.

CLAUSE 6. DOUBLE HOSPITAL INDEMNITY.—In such disease or sickness, alone and independently of all other causes and while this insurance is in force and effect, and within ninety days from the beginning of such disease or sickness, shall necessitate the removal of the insured to any regular hospital, the weekly indemnity payable for the period, not exceeding 10 consecutive weeks, during which he shall be continuously and necessarily confined in said hospital, shall be double the amount provided in Clause 2.

CLAUSE 7. SURGICAL OPERATIONS.—If such disease or sickness, alone and independently of all other causes and while this insurance is in force and effect, shall necessitate the performance upon the Insured, within ninety days from the contraction of such disease or sickness, of any surgical operation specified in the schedule endorsed hereon, the company will pay the sum set opposite the said operation in the said schedule, provided always that if more than one such operation shall be necessitated as the result of any one disease or sickness, payment shall be made for the first one only, and provided that the Insured shall not make claim under clauses 6 on account of the same disease or sickness.

POLICY FORM—"GOLD MEDAL DISABILITY"

PRINCIPAL SUM, \$7500—\$15,000. WEEKLY INDEMNITY, \$25—\$50.

ANNUAL PREMIUM TO AGE 50, \$65; AGE 51—55, \$75

The Metropolitan Casualty Insurance Company of New York, in consideration of the premium and of the statements in the application, copy of which is endorsed hereon, hereby insures the person named in Statement 1 of the said application, for the period herein-after stated, (A) against the effects of bodily injuries sustained directly, solely and exclusively through accidental means (not including suicide or any attempt thereat, while sane or insane, or injuries, fatal or otherwise, sustained while engaged in aviation or aeronautics) and (B) against the effects of disease or sickness contracted while this insurance is in force and effect, as hereinafter limited and provided, to wit:

ACCIDENT BENEFITS

CLAUSE 1. LOSS OF LIFE, LIMB, SIGHT.—If such injuries, directly, solely, exclusively and independently of all other causes, shall, from the date of the accident, wholly and continuously disable and prevent the insured from performing any and every kind of duty pertaining to his occupation and if, during the period of such total and continuous disablement and within 200 weeks from the date of the accident, such injuries shall,

directly, solely, exclusively and independently of all other causes, result in any one of the losses named in the following schedule, the Company will pay the amount set opposite such loss and, in addition thereto, the weekly indemnity from the date of the accident to the date of such loss.

Or, if such injuries shall not so disable the insured, but shall, directly, solely, exclusively and independently of all other causes and within 90 days from the date of the accident, result in any one of the losses named in the following schedule, the Company will pay the amount set opposite such loss.

SCHEDULE REFERRED TO IN CLAUSE 1.—For loss of life, for total and irrecoverable loss of sight of both eyes, for loss of both hands by severance at or above the wrist, or both feet by severance at or above the ankle, or one hand and one foot by severance at or above wrist and ankle, or one hand by severance at or above the wrist and the total and irrecoverable loss of sight of one eye, or one foot by severance at or above the ankle and the total and irrecoverable loss of sight of one eye, the full principal sum. For loss of one hand by severance at or above the wrist, or one foot by severance at or above the ankle, three-fifths of the principal sum. For total and irrecoverable loss of sight of one eye, or for loss of the right thumb and index finger by severance at or above the metacarpo-phalangeal joint, one-half of the principal sum. For loss of the left thumb and index finger by severance at or above the metacarpo-phalangeal joint, one-third of the principal sum. Provided always that, if more than one of the losses enumerated in the above schedule shall result from any one accident, payment shall be made only for the one for which the largest amount is specified and, in the event of loss of sight of one or both eyes or of loss of one or more hands or feet, this insurance shall immediately cease and upon payment of claim therefor, if any, the policy shall be surrendered to the Company.

CLAUSE 2. TOTAL DISABLEMENT.—If such injuries shall not result as specified in Clause 1, but, directly, solely, exclusively and independently of all other causes, shall, immediately or within two weeks from the date of the accident, continuously and wholly disable and prevent the insured from performing any and every kind of duty pertaining to his occupation, the Company will pay the insured the weekly indemnity for the entire period of such total disablement.

CLAUSE 3. PARTIAL DISABLEMENT.—If such injuries shall not result as specified in Clause 1, but, directly, solely, exclusively and independently of all other causes, shall, immediately or within two weeks from the date of the accident or immediately following total disablement, continuously disable and prevent the insured from performing some one or more important daily duty or duties pertaining to his occupation, the Company will pay the insured one-half of the weekly indemnity for the period of such partial disablement, not exceeding 52 weeks.

CLAUSE 4. DOUBLE INDEMNITIES.—If such injuries be received (a) while the insured is riding as a passenger in or on any public conveyance of a common carrier regularly provided for passenger service (including the platform, steps or running board of such conveyance, but not while or in consequence of attempting to enter or leave such conveyance); or (b) while a passenger in a regular passenger elevator; or (c) in consequence of the burning of any building while the insured is therein or in which the insured shall be at the commencement of the fire; or (d) in consequence of a stroke of lightning; or (e) in consequence of the collapse of the outer walls of a completed building while the insured is therein; or (f) in consequence of the explosion of a steam boiler; or (g) in consequence of a cyclone or tornado; or (h) in consequence of a collision at a public crossing between any private vehicle in which the insured shall be riding and a moving engine, car or train propelled by steam or electricity over a railroad upon which trains are regularly operated by steam as a motive power, the amounts payable for any of the losses enumerated in the preceding clauses shall be doubled; or (i) if such injuries be received while the insured is absent from his home and shall alone necessarily prevent his removal to his home, the weekly indemnity payable for the period of total disablement during which the insured shall be continuously and necessarily confined to the house and necessarily prevented, solely by such injuries, from being removed to his home, shall be doubled; or (j) if such injuries shall necessitate the removal of the insured to any regular hospital, the weekly indemnity payable for the period not exceeding ten consecutive weeks, during which the insured shall be confined in said hospital, shall be doubled, provided that the insured shall not make claim under Clause 13 on account of the same injuries.

CLAUSE 5. SPECIAL INDEMNITIES.—Sunstroke, freezing, hydrophobia or septicæmia, exclusively due to bodily injury caused by accidental means, or the involuntary and unconscious taking or inhalation of any gas or poisonous vapor, shall be fully covered under the foregoing provisions.

CLAUSE 6. MEDICAL ATTENDANCE.—If any injury covered by this policy and sustained by the insured does not cause an effect for which an indemnity is provided by this policy, but requires and receives treatment by a legally authorized physician, the Company will reimburse the insured for the cost of such treatment, not exceeding one week's indemnity.

CLAUSE 7. IDENTIFICATION.—If the insured shall, wholly by reason of injury sustained during the time this policy is in force, be rendered physically unable to communicate with friends, the Company will, upon receipt of a telegram or other message giving this policy number, immediately transmit to the relatives or friends of the insured any information respecting him, and defray all expenses necessary to put the insured in communication with and in the care of friends, not exceeding a sum equal to four weeks' indemnity.

CLAUSE 8. OPTIONAL INDEMNITIES.—If the insured shall, within the terms of this policy, sustain any injury specified in the following schedule, he may, subject to all the provisions and agreements of this policy, elect to receive, in lieu of all other sums herein provided, the amount set opposite such injury, provided he signifies such choice in writ-

ing and delivers the same to the Company at New York City within twenty days from the date of such injury, and provided always that if more than one such injury shall result from any one accident, payment shall be made only for the one for which the largest amount is specified.

SCHEDULE REFERRED TO IN CLAUSE 8.—If the rate of weekly indemnity be \$50, the amounts below shall be payable; if more or less than \$50, the amounts shall be increased or reduced proportionately. If such injuries shall be received as provided in sub-divisions (a) to (h) inclusive, of Clause 4, then the amounts shall be doubled.

For the complete fracture of: skull, both tables, \$600; lower jaw, \$150; collar bone, \$200; shoulder blade, \$200; thigh, \$400; thigh (involving the hip joint), \$600; leg, \$400; knee cap, \$400; arm, between elbow and shoulder, \$300; arm, between wrist and elbow, \$300; two or more ribs, \$100; hand or finger, \$200; foot or toe, \$200; Colles' fracture, \$300; Pott's fracture, \$400. For the complete dislocation of: shoulder, \$100; elbow, \$200; wrist, \$200; hip, \$500; knee, \$300; any bone of foot or toe, \$150; ankle, \$300. For loss by severance, within ninety days from date of the accident, of: one or more entire fingers, \$200; one or more entire toes, \$300.

SICKNESS BENEFITS

CLAUSE 9. BLINDNESS OR PARALYSIS.—If such disease or sickness, alone and independently of all other causes and while this insurance is in force and effect, shall result in the total and irrecoverable loss of sight of both eyes, or permanent paralysis whereby the insured shall entirely lose the use of both hands or of both feet or of one hand and one foot, and if, wholly because of such loss of sight of such paralysis, the insured shall be continuously and wholly disabled and prevented from performing any and every kind of duty pertaining to his occupation for a period of one year, and at the end of said period of one year shall still survive and shall be declared, by medical authority satisfactory to the Company, to have totally and irrecoverably lost the sight of both eyes or the entire use of both hands or of both feet or of one hand and one foot and to be permanently unable to perform any and every kind of duty pertaining to his occupation, the Company will pay a sum equal to the weekly indemnity for 150 weeks. But the right to make claim under this clause shall exclude all other claims based upon the same disease, sickness or disablement.

CLAUSE 10. TOTAL DISABLEMENT.—If such disease or sickness, alone and independently of all other causes and while this insurance is in force and effect, shall continuously and wholly disable and prevent the insured from performing any and every kind of duty pertaining to his occupation and shall require and receive the continuous care and regular treatment of a legally authorized physician, the Company will pay the weekly indemnity above specified for the period of such total disablement, not exceeding 52 consecutive weeks.

CLAUSE 11. PARTIAL DISABLEMENT.—If such disease or sickness, alone and independently of all other causes and immediately following such total disablement, shall continuously and wholly disable and prevent the insured from performing some one or more important daily duty or duties pertaining to his occupation, and shall require and receive the continuous care and regular treatment of a legally authorized physician, the Company will pay one-half of the weekly indemnity above specified for the period of such partial disablement, not exceeding 10 weeks.

CLAUSE 12. DOUBLE HOSPITAL INDEMNITY.—If such disease or sickness, alone and independently of all other causes and while this insurance is in force and effect, and within ninety days from the beginning of such disease or sickness, shall necessitate the removal of the insured to any regular hospital, the weekly indemnity payable for the period not exceeding 10 weeks, during which he shall be continuously and necessarily confined in the said hospital, shall be doubled, provided that the insured shall not make claim under Clause 13 on account of the same disease or sickness.

ACCIDENT OR SICKNESS BENEFITS

CLAUSE 13. SURGICAL OPERATIONS.—If any injury or disease covered by this policy shall, within ninety days from the date of the accident or of the contraction of the disease, alone and necessarily require any surgical operation named in the following schedule, the Company will pay the insured the sum set opposite the said operation in the said schedule, provided always that if more than one such operation shall be necessitated as the result of any one accident or disease, payment shall be made for the first one only.

SCHEDULE REFERRED TO IN CLAUSE 13.—If the rate of weekly indemnity be \$50 or over, the amounts below shall be payable; if less than \$50, the amounts shall be reduced proportionately.

Abscess—incision, \$10. Abdomen—cutting into for diagnosis or treatment of organs therein, \$200. Amputation of: entire hand, forearm or foot, \$50; leg or arm, \$100; thigh, \$200; finger or fingers, \$20; toe or toes, \$30. Aneurism—operation for, by tying of artery, \$100. Appendicitis (see Abdomen). Bone—removal of diseased portion of bone, \$50. Carbuncle—incision, \$10. Chest—cutting into for diagnosis or treatment of organs therein, \$70. Cancer—lip, removal of, by cutting operation, \$30. Dislocation—reduction of: hip or knee, \$50; shoulder, elbow or ankle, \$30; wrist or lower jaw, \$20; thumb or finger, \$10. Excision—shoulder, hip or knee joint, \$100; elbow, wrist or ankle joint, \$100; toe joint, \$20. Eye, ear, nose—any cutting operation, \$20. Eye, removal of, \$100. Fractures, reduction of: nose, lower jaw, collar bone, or shoulder blade, \$30; breast bone or ribs, \$10; upper arm, \$50; forearm, \$30; wrist, \$30; hand, \$30; finger, \$20; bones of pelvis, \$100; coccyx, \$20; thigh, \$50; knee cap or leg, \$50; bones of foot, \$20; toes, \$20. Gangrene—amputation of: fingers or toes, \$20; foot or hand, \$50. Goitre—cutting operation for permanent cure, \$100. Gunshot wounds—removal of shot or bullet, \$30. Hydrocele—incision and treatment of sac, \$20. Hydrophobia—Pasteur

treatment, \$100. Inflammation of joint—incision into joint, \$30. Intestinal obstruction (see Abdomen). Kidney (see Abdomen). Lockjaw— injection of antitoxin into skull, \$100; injection of antitoxin into spinal canal, \$100. Mastoiditis—cutting operation for removal of diseased bone, \$100. Nerve—cutting operation for stretching, \$50. Rectum—cutting operation for: hemorrhoids, external, \$20; hemorrhoids, internal, \$20; prolapsed, \$30; fistula in ano, \$30; malignant stricture, \$100. Rupture—cutting operation for complete and permanent cure, \$100. Skull—cutting into cranial cavity, \$200. Spine or spinal cord—operation with removal of fractured vertebra, \$200. Stricture—Oesophagus. Cutting operation (external) for, \$100. Stone in bladder—removal of, by cutting or crushing operation, \$100. Tapping of: abdomen, \$50; bladder, \$30; chest, \$30; ear drum, \$20; hydrocele, \$20; joints, \$20. Trachea—cutting into for removal of foreign bodies or for relief of difficult breathing, \$70. Throat—any cutting operation, \$20. Tumors—removal of, by cutting operation, malignant, \$100; benign, \$20. Varicocele—cutting operation for permanent cure, \$50. Veins—varicose. Cutting operation for permanent cure, \$50. Wounds—suturing, \$10.

CLAUSE 14. LIMIT OF INSURANCE.—The insurance under Clauses 1 to 8, inclusive, of this policy shall not cover any loss or disablement caused wholly or partly by disease, or by bodily or mental infirmity, or by bacterial infection (excepting only septic infection of and through a visible wound accidentally sustained). The insurance under Clauses 9 to 13, inclusive, of this policy shall not cover any disease, sickness or disablement contracted or suffered while engaged in military or naval service, or while in Alaska, the insular possessions of the United States, the British possessions in America north of the 60th degree of north latitude, or elsewhere outside of the limits of the United States, Canada and Europe; nor shall it cover any disease, sickness or disablement which is caused wholly or partly by the use of intoxicants or narcotics or which results from or is the sequel of any disease contracted prior to the date of this policy; nor shall it cover disablement for any period for which the insured may claim or be entitled to claim indemnity from this or any other company or association for or on account of injuries caused by accidental violence.

CLAUSE 15. SPECIAL PROVISIONS.—The copy of the application endorsed hereon is hereby made a part of this contract. No provisions of the charter, constitution, or by-laws of the Company not included herein shall avoid the policy or be used in evidence in any legal proceedings hereunder. This policy is issued by the Company and accepted by the insured subject to the following provisions prescribed by law and shall be void if any of the statements or answers in the application are false and such false statements or answers are made with intent to deceive or if such false statements or answers materially affect either the acceptance of the risk or the hazard assumed by the Company. Failure of the insured or beneficiary to comply with any of the provisions or requirements of this policy shall invalidate all claims.

FOR STANDARD PROVISIONS SEE PAGE 11

Subject to the foregoing provisions, this policy shall continue in force for the period of twelve months from January 1, 1916, noon, standard time at the place where the insured resides, for which the premium is \$65, and may be renewed for any subsequent period, with the consent of the Company, by the payment of the premium in advance, subject, however, to all the conditions and provisions of the policy. The occupation of the insured is accountant, classified select.

In witness whereof, The Metropolitan Casualty Insurance Company of New York has caused this policy to be signed by its president and secretary in the City of New York, but the same shall not be binding upon the Company until countersigned by a duly authorized representative of the Company, and delivered to the insured while he is in good health.

National Life and Accident Insurance Company

NASHVILLE, TENN.

Commenced Business 1900. C. A. CRAIG, Pres. C. R. CLEMENTS, Sec'y and Treas.

The National issues an industrial policy on the basis of 5 cents, weekly premium and multiples thereof up to 35 cents weekly. The age limits are 2 to 54. Males or females 9 and under next birthday are not insured for more than 10 cents per week. Males or females 14 and under next birthday not insured for more than 15 cents. Males not insured for more than 25 cents on females for more than 15 cents except under special authority from the home office. The benefits per 5 cents weekly premium, class A policy are as follows:

Ages next Birthday	Death Benefit	Weekly Sick and Accident Benefit	Ages next Birthday	Death Benefit	Weekly Sick and Accident Benefit	Ages next Birthday	Death Benefit	Weekly Sick and Accident Benefit
2 to 9.....	\$24 00	\$1 00	25.....	\$16 00	\$1 00	40.....	\$11 50	\$1 00
10.....	23 50	1 00	26.....	15 50	1 00	41.....	11 25	1 00
11.....	23 00	1 00	27.....	15 25	1 00	42.....	11 00	1 00
12.....	22 50	1 00	28.....	15 00	1 00	43.....	10 75	1 00
13.....	22 00	1 00	29.....	14 50	1 00	44.....	10 50	1 00
14.....	21 50	1 00						
15.....	21 00	1 00	30.....	14 25	1 00	45.....	10 25	1 00
16.....	20 50	1 00	31.....	14 00	1 00	46.....	10 00	1 00
17.....	20 00	1 00	32.....	13 75	1 00	47.....	9 75	1 00
18.....	19 50	1 00	33.....	13 50	1 00	48.....	9 25	1 00
19.....	19 00	1 00	34.....	13 25	1 00	49.....	9 00	1 00
20.....	18 50	1 00	35.....	13 00	1 00	50.....	8 75	75
21.....	18 00	1 00	36.....	12 75	1 00	51.....	8 50	75
22.....	17 50	1 00	37.....	12 50	1 00	52.....	8 25	75
23.....	17 00	1 00	38.....	12 00	1 00	53.....	8 00	75
24.....	16 50	1 00	39.....	11 75	1 00	54.....	7 75	75

Benefits under higher rates are in exact proportion to the premium.

POLICY FORM—CLASS A, MALE RISK.

The National Life and Accident Insurance Company, Nashville, Tennessee, in consideration of the application for this policy, which is hereby referred to and made a part of this contract, and in further consideration of the payment in advance of the premium stated in schedule below, on or before every Monday hereafter during the life of the insured, twenty (20) per cent of which premium is for life insurance, and eighty (80) per cent of which is for insurance against disability from sickness or accident, The National Life and Accident Insurance Company doth hereby agree, subject to the conditions herein, to pay to the beneficiary the amount of death benefit provided herein within twenty-four (24) hours after due proof of death has been furnished the Company, and in case of sickness or accident to pay to the insured the weekly benefits named in schedule below according to the terms hereof:

Provided, however, that the liability of the Company shall be limited to one-half of the sums named in the schedule below during the first six calendar months this policy is in force.

If the insured shall die as a result of accidental injuries sustained while riding as a regular passenger within any public conveyance operated for the transportation of passengers and within ninety days of the date of such injuries, the death benefit shall be double the sum otherwise payable under this policy.

SCHEDULE ABOVE REFERRED TO

Number of Policy	Name of Ins'd	Age of Insured	Weekly Premium	Maximum Weekly Allowance for Sickness or Accident	Amount Payable in Event of Death	Beneficiary
07865	John Jones	25	25 cts.	\$5.00	\$80.00	Mary Jones

This policy is issued and accepted subject to the conditions set forth in this folio and the reverse side hereof, each and all of which are hereby made a part of the contract.

The first year's insurance under this policy is term insurance. Thereafter a reserve shall be accumulated upon the basis of the Actuaries Table of Mortality with 4 per cent interest, and in the event of the default in the payment of any premium when due, after premiums for three full years have been paid, this policy, without action on the part of the insured, will be extended for the full amount of the natural death benefit only, for such length of time as the reserve hereunder at the anniversary immediately preceding the date of such default, less two and one-half per centum of the amount insured, will purchase according to the Actuaries Table of Mortality with four (4) per cent interest; or in lieu thereof, provided premiums have been paid for ten full years, the Company will pay to the Insured, upon written application therefor and the legal surrender of this policy within sixty days from date of such default, as a cash surrender value the amount otherwise available for the purchase of extended insurance as aforesaid.

The production by the Company of this policy and of a receipt for the sum insured, signed by the beneficiary, or an executor or administrator, or legal representative of the insured, shall be conclusive evidence that such sum has been paid and that all claims under this policy have been fully satisfied. The beneficiary hereunder may be changed by the Insured by consent of the Company endorsed hereon.

All statements made by the insured in the application herefor shall, in the absence of fraud, be deemed representations in so far as they affect the life insurance hereunder, otherwise as warranties. Said policy, together with the application, constitutes the entire contract, and the death benefit hereunder shall be incontestable after premiums for two full years have been paid except for non-payment of premiums and military and naval service in time of war. Whenever, for any cause, this policy shall terminate or become void, all premiums previously paid shall be forfeited to the Company, unless otherwise expressly provided herein. No suit shall be brought nor action commenced against this Company under this policy until sixty days after claim has become due, nor after two years from the time when the right of action shall accrue.

In Witness Whereof. The National Life and Accident Insurance Company, has by its President and Secretary, executed and attested this policy at Nashville, Tennessee, this 31st day of March, 1913.

Whenever in this policy the words "the insured" are used, reference is thereby made to the person upon whose life the policy is issued.

CONDITIONS.

1. This policy shall be void if there is in force upon the life of the insured a policy previously issued by this Company, unless the policy previously issued contains an endorsement signed by the proper officer authorizing same; and, except as otherwise expressly provided herein, this policy shall become void if the weekly premiums shall not be paid according to the terms hereof. This policy and its receipt book shall be exhibited to the authorized representatives of the Company at any time upon demand, and before the death benefit can be claimed this policy and the receipt book must be surrendered to the Company.

2. Weekly benefits for sickness will only be paid for each period of seven consecutive days that the insured is, by reason of illness, necessarily confined to bed and there visited professionally by a duly licensed and practicing physician. Weekly benefits for accident will only be paid for each period of seven consecutive days that the insured is, by reason of accidental injury, disabled from work of any nature and there must be external evidence of such injury for the time paid. The number of weekly benefits payable under this policy in any twelve consecutive months is limited to twenty.

3. The insured shall not be entitled to any benefits for sickness or accident under this policy unless a certificate of a regularly licensed and practicing physician (satisfactory to the Company) showing the nature of the sickness or injury shall be furnished the Company or its authorized agents; and if the sickness or accidental disability of the injured shall continue for more than one week, a like certificate must likewise be furnished at the beginning of each week of sickness or accidental disability. No liability for sickness or accidental disability shall begin to accrue under this policy for any week until such a certificate is received as above set forth. The Company will not accept as proof of sickness the certificate of a physician who has not actually attended the insured at his bedside and there must be an actual attendance for every certificate filed.

The Company shall have the right at its option to make such investigation into matters upon which a claim may be based, or the subject thereof, as it may be necessary in order to determine its liability hereunder.

4. This policy shall not lapse for non-payment of premiums until the premiums for four (4) weeks are in arrears; the insured, however, shall not be entitled to sick or accident benefits when premium payments are in arrears for two (2) weeks or more, and the subsequent payment of such arrears shall not entitle the insured to benefits for sickness or disability beginning or occurring during the period of such arrears. Should the insured die when the premium payments on this policy are four (4) weeks or more in arrears this Company shall not be liable for any sum under this policy except as otherwise expressly provided herein.

5. No liability is assumed by the Company prior to the date hereof, nor unless on said date and delivery of this policy the first payment has been legally made and the applicant is then in sound health. In case of mistake or misstatement in age the Company will only be liable for the amount of benefits payable according to its table at the proper age.

6. No benefits will be paid for sickness or death resulting from venereal diseases nor for diseases contracted or injuries received before the delivery of this policy; nor will weekly benefits be paid for injuries received while violating the law. Military or naval service in time of war is a risk not covered by this policy.

7. Agents (which term includes superintendents and assistant superintendents) are not authorized and have no power to make, alter or discharge contracts, waive forfeitures or to receive premiums on policies in arrears more than four weeks, or to receipt for the same in the receipt book, and all such arrears given to an agent shall be at the risk of those who pay them, and shall not be credited upon the policy whether entered in the receipt book or not. Policies having lapsed will be revived by the Company upon written application of the insured showing satisfactory evidence of insurability, and upon payment of all premiums in arrears; provided that the Company's consent to such revival shall appear by endorsement upon the face of the Policy, and that there shall be no liability whatever under this contract for any disability or death resulting from an accident occurring or illness contracted or commencing prior to the date of the revival endorsement hereon as aforesaid.

8. Should the total amount of weekly benefits allowed the insured on all policies carried in this and all other companies exceed the sum of twelve dollars per week, this Company shall only be liable to the insured for such proportion of the amount provided for herein under head "Weekly Benefits," as the said twelve dollars bears to the total weekly benefits allowed under all policies carried by the insured. Provided, however that should the insured establish the fact that his average weekly earnings for the four weeks immediately preceding the date of the beginning of his disability were in excess of twelve dollars, then the amount of such average earnings shall be used in this clause wherever the amount "twelve dollars" appears, the Company's liability in no instance being in excess of that stated under head "Weekly Benefits" on first page hereof. If the attained age of the insured be under 14 years, the amount four dollars will apply in this clause where the amount "twelve dollars" appears. At any time while this policy is in full force and effect, no premiums being in arrears, the insured may elect to cancel or reduce the sick and accident benefits hereunder, in which event that part of subsequent premiums available for such sick and accident benefits will be proportionately reduced, such cancellation or reduction of benefits and reduction of premiums to take effect only upon endorsement hereon by the Company.

9. The failure of the collector to call for the premium on this policy will not be an excuse for non-payment as the insured will then be required to pay the premium at the branch office of the Company or remit the same direct to the Home Office.

10. The acceptance of this policy is taken as evidence by the Company that it has been applied for by the insured, read, understood and accepted in good faith.

National Life Insurance Company of the United States of America.

CHICAGO, ILLINOIS.

Accident Department commenced business 1912.

A. M. JOHNSON, Pres.

R. D. LAY, Sec.

The following commercial forms are issued: National Accident, Square Deal Accident, Square Deal Disability, Central Accident, Central Disability, Travel Accident, General Sickness and Weekly Indemnity Accident.

POLICY FORM—"SQUARE DEAL DISABILITY"

PRINCIPAL SUM, \$7500-\$15,000.

WEEKLY INDEMNITY, \$25-\$50

ANNUAL PREMIUM, \$60.

National Life Insurance Company of the United States of America, Chicago, Ill. (hereinafter called the Company), in consideration of the annual premium of sixty dollars, and of the representations in the application, a copy of which is endorsed hereon and made a part hereof,

Does hereby insure John Doe, of Chicago, Illinois, hereinafter called the insured, by occupation a manager, under classification select, for twelve months, beginning at noon, Standard time at the place where the insured resides, on the first day of January, 1915, subject to the provisions, conditions and limitations herein, against loss resulting directly, independently and exclusively of all other causes from bodily injury effected during the life of this policy solely through external, violent and accidental means (suicide, sane or insane, or any attempt thereat, sane or insane, is not covered), herein called such injury, and against loss resulting from sickness or disease which is contracted and begins while this policy is in force, herein called such sickness, as follows:

SECTION 1. ACCIDENT INSURANCE.—(a) If such injury shall, independently and exclusively of all other causes, continuously and wholly disable and prevent the insured from the date of the accident from performing each and every kind of duty pertaining to any business or occupation, and during the period of such continuous disability shall independently and exclusively of all other causes result in any one of the losses specified in this section (1), the Company will pay the sum set opposite such loss, and in addition weekly indemnity as provided herein to date of death, dismemberment or loss of sight, as the case may be. (b) Or, if within twelve months from the date of the accident, irrespective of total disability, such injury shall, independently and exclusively of all other causes, result in any one of the losses specified in this section (1), the Company will pay the sum set opposite such loss. For loss of life, or both hands by severance at or above the wrist, or both feet by severance at or above the ankle, or one hand and one foot by severance at or above the wrist or ankle, or entire sight of both eyes, if irrecoverably lost, or one hand by severance at or above the wrist and entire sight of one eye, if irrecoverably lost, or one foot by severance at or above the ankle and entire sight of one eye, if irrecoverably lost, the minimum principal sum; either hand by severance at or above the wrist, or either foot by severance at or above the ankle, or entire sight of one eye, if irrecoverably lost, one-half of the minimum principal sum; thumb and index finger of either hand by severance at or above metacarpophalangeal joints, one-third of the minimum principal sum. Payment of indemnity under this section shall be in lieu of all other indemnity (the additional indemnity provided in Section 7 and for surgical operations set forth in Section 10 excepted), and shall immediately terminate this policy. Payment shall not be made for more than one loss resulting from any one accident.

SECTION 2. TOTAL LOSS OF TIME INDEMNITY.—(a) If such injury shall not result in any one of the losses enumerated in Section 1 but shall, from the date of accident, render the insured wholly and continuously unable to transact each and every duty pertaining to his business or occupation, the Company will pay for the period of such disability an indemnity per week of twenty-five dollars.

PARTIAL LOSS OF TIME INDEMNITY.—(b) If such injury shall not result in any one of the losses enumerated in Section 1 but shall, from the date of accident, or immediately following a period of total loss of time as above defined, partially disable the insured and

prevent him from performing one or more of the important daily duties pertaining to his business or occupation, the Company will pay for the period of such disability, not exceeding thirty consecutive weeks, an indemnity per week of one-half the indemnity specified in Paragraph A of this section. Payment of indemnity under this section shall be in lieu of all other indemnity, except as provided in Sections 1 and 10 hereof.

SECTION 3. DOUBLE INDEMNITY.—If such injury is sustained (1) while the insured is a passenger in or on a public conveyance provided by a common carrier for passenger service; or (2) while he is a passenger within a passenger elevator (elevators in mines excepted); or (3) in consequence of the destruction of a building by fire or by the collapse of the walls of a building, while the insured is therein in either case; or (4) through a stroke of lightning; or (5) through the explosion of a steam boiler, then the amount payable as provided in Sections 1, 2 and 4 shall be doubled. If the insured is injured fatally or otherwise while getting on or off a train or street railway car, or while attempting to do so, the Company shall be liable for single indemnity only.

SECTION 4. OPTIONAL INDEMNITIES.—Insured, if he so elects within twenty days from the date of accident, may take in lieu of the weekly indemnity for total and partial loss of time indemnity in one sum for any injury named in the following "Schedule of Optional Indemnities" but not more than one optional indemnity shall be payable for any one accident. If the single weekly indemnity under this policy is \$25 per week, the insured if he so elects as provided herein, may receive the amounts named below in lieu of all other indemnity; if such weekly indemnity is more or less than \$25 the amounts payable shall be increased or decreased proportionately. For loss of one or more fingers (at least one entire phalanx), \$150; one or more entire toes, \$160. For complete hernia—caused solely and directly by bodily injury, \$75. For complete dislocation—of the shoulder, \$75; elbow \$100; wrist, \$120; hip, \$300; knee, \$160; two or more bones of the foot (other than toes), \$160; ankle, \$160; two or more toes, \$50; two or more fingers, \$50. For complete fracture of bones—of the skull (both tables), \$320; lower jaw, \$100; collar bone, \$160; pelvis, \$250; thigh, \$300; leg (tibia and fibula), \$200; knee cap, \$200; arm (between elbow and shoulder), \$160; forearm (between wrist and elbow, both bones), \$100; two or more ribs, \$50; two or more bones of the foot (other than toes), \$125; two or more bones of the hand (other than fingers), \$125; two or more fingers, \$100; two or more toes, \$80.

SECTION 5. MEDICAL EXPENSE.—If such injury does not necessitate any surgical operation named in the "Schedule of Surgical Operations" endorsed hereon and does not result in total or partial loss of time, but necessitates medical treatment, the Company will pay, upon presentation of physician's receipted bill, the amount expended for such treatment, but not exceeding one week's single indemnity for total loss of time.

SECTION 6. SPECIAL INDEMNITY.—Sunstroke caused by the sun's rays, freezing, hydrophobia or asphyxiation sustained in each case through accidental means, or blood-poisoning resulting directly and solely from an accidental bodily injury shall be deemed such injury within the meaning of this policy.

SECTION 7. ADDITIONAL MONTHLY PAYMENTS.—If such injury shall result in the death of the insured, the Company will pay to the beneficiary, in addition to the indemnity otherwise payable, a monthly income of fifty dollars for each \$7500 minimum principal sum during the first year following the death of the insured; the first payment to be made upon receipt of due proof of such death, and to continue each month thereafter until twelve monthly payments shall have been made. If the minimum principal sum is more or less than \$7500 proportionate monthly payments will be made.

SICKNESS INSURANCE.

SECTION 8. TOTAL LOSS OF TIME INDEMNITY DURING HOUSE CONFINEMENT.—(a) If such sickness shall render the insured wholly and continuously unable to transact each and every duty pertaining to his business or occupation and necessitate his continuous confinement within the house and treatment therein by a legally qualified physician, the Company will pay for the period of such confinement, not exceeding fifty-two consecutive weeks, an indemnity per week of twenty-five dollars.

TOTAL LOSS OF TIME INDEMNITY—NON-CONFINING ILLNESS.—(b) If such sickness, whether preceded by a period of house confinement or not, shall render the insured wholly and continuously unable to transact each and every duty pertaining to his business or occupation and require treatment by a legally qualified physician, but shall not necessitate continuous confinement within the house, the Company will pay for the period of such disability not exceeding fifty-two consecutive weeks, an indemnity of one-half of the weekly indemnity specified in this section for house confinement. The period of time for which indemnity shall be paid under this Section for either house confinement or non-confining illness or both combined, shall not exceed fifty-two weeks.

SECTION 9. HOSPITAL INDEMNITY.—The rate of indemnity specified in Section 8 shall be doubled if the insured is necessarily confined within a regularly incorporated hospital by reason of such sickness; and the rate of indemnity specified in Section 2 shall be increased fifty per cent. if the insured is necessarily confined within a regularly incorporated hospital by reason of such injury; provided in each case that the period for which the Company is liable under this section (9) shall not exceed fifteen consecutive weeks and that no claim is made for surgeon's fees under Section 10.

SECTION 10. SURGEONS' FEES FOR OPERATIONS.—If such injury or such sickness shall within ninety days from date of accident or beginning of sickness necessitate an operation named in the "Schedule of Surgical Operations" endorsed hereon, the Company will pay, in addition to the weekly indemnity otherwise payable, the amount specified in said schedule for such operation, but payment shall not be made for more than one operation as the result of any one accident or illness.

SECTION 11. IDENTIFICATION CERTIFICATE.—If the insured shall, by reason of such injury, be rendered physically unable to communicate with friends, the Company, upon receipt of telegraphic or other message giving the number of this policy, will immediately transmit to his relatives or friends any information respecting him and will defray all

necessary expense (not exceeding twenty dollars for each five dollars weekly indemnity for total loss of time), to put the insured in care of friends.

FOR STANDARD PROVISIONS, SEE PAGE 11.

MISCELLANEOUS PROVISIONS.

SECTION O.—No assignment of interest under this policy shall bind the Company unless consent thereto is formally endorsed hereon by an executive officer of the Company. A copy of any assignment shall be given, within thirty days, to the Company, which shall not be responsible for its validity.

SECTION P.—Affirmative proof of a surgical operation, or of hospital confinement, must be furnished to the Company at its said home office, within ninety days from the date of the operation, or of the termination of the confinement in a hospital.

SECTION Q.—The insurance under the accident provisions of this policy does not cover any injury, fatal or non-fatal, sustained by the insured while participating in or in consequence of having participated in aeronautics, or which shall result directly or indirectly from the bites or stings of insects, from ptomaines, or from disease in any form; nor do the accident or sickness provisions cover war risk, or the insured while outside the United States (excluding Alaska or any foreign possessions of the United States) Canada or Europe.

SECTION R.—The limit of liability as expressed in Standard Provision No. 19 refers to the minimum principal sum provided by the policy or policies issued by this Company to the insured. On the limit stated proportionate increases, as provided by the "double indemnity" provision will be allowed.

SECTION S.—The provisions above and the copy of the application endorsed hereon are made a part of this contract which is made subject thereto and to the payment of the premium. Strict compliance with all the provisions and requirements is a condition precedent to recovery hereunder and failure in this respect shall forfeit to the Company all right to any indemnity.

In witness whereof, the National Life Insurance Company of the United States of America, has caused this policy to be signed by its president and secretary, but it shall not be in force until countersigned by a duly authorized representative of the Company.

SCHEDULE OF SURGICAL OPERATIONS.—(See Section 10). The amounts specified below are payable where the single weekly indemnity for total loss of time from accident or illness amounts to \$25. If such single weekly indemnity is more or less than \$25 the amounts payable shall be increased or decreased proportionately. Abscess—incision, \$5. Abdomen—cutting into abdominal cavity for diagnosis or treatment of organs therein, \$100. Amputation of—entire hand, forearm or foot, \$25; leg or arm (above knee or elbow), \$50; thigh, \$75; finger or fingers, toe or toes, \$10. Aneurism—operation for tying of artery, \$35. Appendicitis—see abdomen, \$100. Bone—injuries to or disease of; removal of diseased portion of bone, \$25. Carbuncle—incision, \$5. Chest—cutting into thoracic cavity for diagnosis or treatment of organs therein, \$25. Cancer of lip—removal of, by cutting operation, \$25. Dislocation, reduction of—hip or knee, \$35; shoulder, elbow or ankle, \$25; wrist or lower jaw, \$15; thumb, \$10; fingers, \$5; Eye—removal, \$50. Excision—removal of—shoulder or hip joint, \$100; knee joint, \$75; elbow, wrist or ankle joint, \$50; toe or toes, \$10. Fractures—reduction of nose, lower jaw, collar bone or shoulder blade, \$25. Fracture—breast bone or ribs, \$10; upper arm, \$35; forearm or wrist, \$25; hand (not fingers), \$15; fingers, \$5; bones of the pelvis (except coccyx), \$75; coccyx, \$10; thigh, \$75; knee cap or leg, \$50; bones of foot (except toes), \$15; toes, \$10. Goitre—cutting operation for permanent cure, \$75. Gunshot wounds—treatment of, not necessitating amputation or any cutting operation into abdominal cavity, \$12.50. Hernia—(abdominal)—any cutting operation for radical cure of reducible, irreducible or strangulated form, \$75. Hydrocele—incision and treatment of sac, \$25. Hydrophobia—Pasteur treatment, \$50. Inflammation of joint—incision of joint, \$25. Lockjaw—injection of antitoxin—into skull, \$100; into spinal column, \$50. Mastoiditis—cutting operation for removal of diseased bone, \$50. Nerve—cutting operation for stretching, \$25. Rectum—cutting operation for—hemorrhoids, external, \$15; hemorrhoids, internal, \$25; prolapsed, \$25; fistula in ano, \$20; malignant stricture, \$100. Skull—cutting into cranial cavity, \$100. Spine or spinal column—operation with removal of fractured vertebra, \$100. Stricture—oesophagus—cutting operation (external), for permanent cure of, \$100. Stone in bladder—removal of by cutting or crushing, \$75. Tapping of—abdomen, \$25; bladder or chest, \$15; ear drum, hydrocele or joints, \$10. Trachea—cutting into for removal of foreign bodies or for relief of difficult breathing, \$35. Throat—any cutting operation, \$10. Tumors—removal of by cutting operation—malignant, \$50; benign, \$15. Varicocele—cutting operation for permanent cure, \$25. Veins, varicose—cutting operation for permanent cure, \$25. wounds—suturing, \$5.

POLICY FORM—"PERFECT PROTECTION."

National Life Insurance Company of the United States of America, Chicago Ill. (hereinafter called the Company),

In consideration of the policy fee of three dollars, and the statements and agreements in the application for this policy, a copy of which is endorsed hereon and made a part hereof, does hereby insure John Doe (hereinafter called the insured), the person described in the copy of the application endorsed hereon, by occupation a bookkeeper, with duties as therein described, under classification AA, subject to all the conditions and limitations hereinafter contained, from the day this contract is dated, 12 o'clock noon standard time

of the place where insured resides when this policy is issued, until 12 o'clock noon, such standard time, of the first day of January, 1916, and for such further periods, stated in the renewal receipts, as the renewal premium of \$1 per month, paid by the insured, will maintain this policy in force; and promises to pay as follows:

(A) **TOTAL ACCIDENT DISABILITY.**—At the rate of sixty dollars per month for the period, not exceeding five consecutive years, that bodily injuries effected during the life of this policy through external, violent and accidental means shall, directly and independently of all other causes, wholly and continuously from date of accident disable and prevent the insured from performing every duty pertaining to any business or occupation and require and receive the regular attendance of a legally qualified physician or surgeon but shall not result in any of the losses mentioned in Paragraph C.

(B) **PARTIAL ACCIDENT DISABILITY.**—Or, at one-half the rate of indemnity specified in Paragraph A, for the number of consecutive days not exceeding six months, that the injuries therein described shall not cause total disability and shall not result in any of the losses mentioned in Paragraph C, but shall, directly and independently of all other causes, wholly and continuously, immediately following the termination of total disability or the date of accident if there is no total disability, disable and prevent the insured from performing at least one-fourth of the important daily duties pertaining to his occupation and shall require and receive the regular attendance of a legally qualified physician or surgeon; provided the maximum period for which indemnity shall be paid under Paragraphs A and B hereof for any one injury shall not exceed five years.

(C) **SPECIFIC TOTAL LOSSES.**—If the injuries described in Paragraph A shall, independently of all other causes, immediately, wholly and continuously from date of accident disable and prevent the insured from performing every duty pertaining to his business or occupation and shall, during the period of such disability and within ninety days from date of accident, result in any one of the following specific total losses (suicide, sane or insane, is not covered), the Company will pay, in lieu of all other indemnity: For loss of life, or both hands by severance at or above the wrist, or both feet by severance at or above the ankle, or one hand and one foot by severance at or above the wrist or ankle, or entire sight of both eyes, if irrecoverably lost, six hundred dollars (the principal sum of this policy); either hand by severance at or above the wrist, or either foot by severance at or above the ankle, one-half of the principal sum; entire sight of one eye, if irrecoverably lost, one-third of the principal sum, but only one specific total loss (the greater) resulting from one accident will be paid.

(D) **DOUBLE ACCIDENT INDEMNITY.**—If the injuries described in Paragraph A are sustained by the insured (1) while riding as a passenger in a passenger elevator (elevators in mines excepted); (2) or while riding as a passenger within the enclosed part of any railway passenger car provided by a common carrier for the exclusive use of passengers; (3) or while riding as a passenger on board a stream vessel licensed for the regular transportation of passengers; and such injuries shall, in each case, be due directly to and received in consequence of the wrecking of such elevator, car or vessel and shall not have been received while getting on or off, or being on the step or steps thereof; (4) or in consequence of the burning of a building in which the insured is at the time of the commencement of the fire; (5) or in consequence of the collapse of the outer walls of a building while the insured is therein; (6) or in consequence of a stroke of lightning, then the amount to be paid shall be double the sum that otherwise would be payable for any such injuries.

(E) **SPECIAL ACCIDENT INDEMNITIES.**—Sunstroke caused by the sun's rays, freezing, or hydrophobia, caused in each case by accidental means shall be deemed a bodily injury effected through external, violent and accidental means.

(F) If the injuries described in Paragraph A, whether fatal or non-fatal, (1) do not make a visible contusion or wound on the exterior of the body (accidental drowning and asphyxiation excepted), or (2) are caused wholly or in part by voluntary exposure to unnecessary danger or obvious risk of injury, by gas or poison, or by the intentional act of any person other than the insured (assaults committed on the insured for the sole purpose of burglary or robbery excepted); (3) are received as the result of or while violating law, the rules of a public carrier affecting the safety of its passengers or the public, or being under the influence of any narcotic or intoxicant or on the right of way or other property of a railway corporation other than stations, platforms or regular crossings prescribed by law, not being at the time a passenger or employee of such railroad in the discharge of duty, then and in all cases referred to in this paragraph the liability of the Company shall be only one-fifth of the amount which otherwise would be payable under this policy.

(G) **OPTIONAL ACCIDENT INDEMNITIES.**—If the injuries described in Paragraph A cause one or more of the specific injuries named below and the insured so elects in writing within twenty days of the date of the accident, he may take as an immediate settlement for all the specific injuries so sustained, the greatest amount specified below for any one of them, and such payment shall be in lieu of all indemnity that might otherwise accrue under Paragraphs A and B hereof. The amount specified below will be payable only in case the monthly accident indemnity is \$50; if such indemnity is greater or less than \$50, then the amount shall be increased or reduced proportionately. For loss of certain members, by complete severance, viz.—of one or more fingers (at least one entire phalanx), \$65; of one or more entire toes, \$90. For complete dislocation, viz.—of the shoulder, \$45; elbow, \$45; wrist, \$55; hip, \$125; knee, \$65; bones of the foot (not toes), \$65; ankle, \$65; two or more fingers, \$20; two or more toes, \$20. For complete fracture of bones, viz.—of the skull, both tables, \$140; lower jaw, \$35; clavicle (collar bone), \$65; pelvis, \$115; thigh, \$140; leg, \$90; patella (knee cap), \$90; arm, between elbow and shoulder, \$90; forearm, between wrist and elbow, \$65; two or more ribs, \$45; foot or two or more toes, \$55; hand or two or more fingers, \$50; scapula, \$75.

(H) **CONFINING ILLNESS INDEMNITY.**—At the rate of sixty dollars per month for the number of consecutive days, after the first week and not exceeding six months, except as otherwise provided in Paragraph I, that the insured is necessarily, totally and continuously confined within the house and therein regularly visited by a legally qualified physi-

cian by reason of sickness or disease that is not venereal in character and is contracted and begins during the life of this policy and after sixty days from date hereof.

(I) **NON-CONFINING ILLNESS INDEMNITY.**—Or, at one-half the rate of indemnity specified in Paragraph H for the number of consecutive days, not exceeding four weeks, and after the first week unless immediately preceded by at least one week's confinement, that the insured is necessarily, totally and continuously disabled from performing each and every duty pertaining to any business or occupation and requires and receives the regular attention of a legally qualified physician, but is not confined within the house, by reason of sickness or disease that is not venereal in character and is contracted and begins during the life of this policy and after sixty days from date hereof; provided, however, that the maximum period for which indemnity shall be paid under paragraphs H and I hereof for any one illness shall not exceed six months, and provided further that the maximum period for which the Company shall be liable under either or both of said paragraphs combined for disability due to either accident or illness wholly or in part caused by or resulting directly or indirectly in tuberculosis, rheumatism, paralysis, cancer, sciatica, any chronic disease, insanity, hernia, or in the event of any accidental injury otherwise covered by this policy resulting in any of said diseases or ailments, terminating fatally or otherwise, shall be four weeks in any one policy year.

(J) **FUNERAL BENEFIT.**—In event of the death of the insured while this policy is in force, as the sole and direct result of illness or disease that is contracted and begins after sixty days from date hereof (accidental death, or suicide, sane or insane, is not covered), the Company, in consideration of the life premium specified on page four of this policy, which premium is part of the monthly premium specified on the first page hereof, will pay the beneficiary, if surviving, otherwise the executor or administrator of the insured, the sum of one hundred dollars; provided, however, that if said death shall occur after the sixty days and within one year from date hereof, the amount payable under this paragraph shall be fifty dollars, anything herein to the contrary notwithstanding. The aforesaid payment shall be in lieu of all other indemnity except any sum in excess of the amount payable to the beneficiary under this paragraph which may have accrued to the insured prior to his death as disability indemnity.

(K) **TEN PER CENT. INCREASE.**—If at any time a full year's premium for this policy shall be paid in advance, then ten per cent., or if a half year's premium be so paid, then five per cent. shall be added to the indemnity provided under Paragraphs A, B, H and I on any claim originating within the period for which the premium has been so paid.

(L) **REGISTRATION AND IDENTIFICATION.**—The Company will place the insured's name on its registration list, and if by reason of such injury or illness as is covered by this policy he shall be physically unable to communicate with friends the Company will, upon receipt of a telegram or other message giving this policy number, immediately transmit to his relatives or friends any information respecting him and defray all expenses, not exceeding twenty-five dollars, necessary for placing him in their care.

(M) **MISCELLANEOUS PROVISIONS.**—If the insured is disabled by injury or sickness for more than thirty days, he or his representative shall furnish to the Company every thirty days, or as near thereto as may be reasonably possible, with a report in writing from his attending physician or surgeon fully stating the condition of the insured and the probable duration of his disability. Strict compliance with all the provisions and requirements of this policy is a condition precedent to recovery hereunder and failure in this respect shall forfeit to the Company all right to any indemnity. No provision of the charter or by-laws of this Company shall be used in defense of any claim arising under this policy. The payment of a past due premium shall not continue this insurance in force beyond the first day of the succeeding month. The insured may, at any time, release the Company from any and all liability then existing or thereafter accruing to the beneficiary.

FOR STANDARD PROVISIONS, SEE PAGE 11.

POLICY FORM—"PEERLESS."

National Life Insurance Company of the United States of America, Chicago, Ill. (hereinafter called the Company), in consideration of the policy fee of three dollars, and the statements and agreements in the application for this policy, a copy of which is endorsed hereon and made a part of this contract,

Does hereby insure John Doe (hereinafter called the insured), the person described in the copy of the application endorsed hereon, by occupation a clerk, with duties as therein described, under classification AA, subject to all the conditions and limitations hereinafter contained, from the day this contract is dated, 12 o'clock noon, standard time of the place where insured resides when this policy is issued, until 12 o'clock noon, such standard time, of the first day of January, 1916, and for such further periods, stated in the renewal receipts, as the renewal premium of \$1 per month, paid by the insured, will maintain this policy in force; and promises to pay as follows:

(A) **TOTAL ACCIDENT DISABILITY.**—At the rate of fifty dollars per month for the period, not exceeding five consecutive years, that bodily injuries effected during the life of this policy solely through external, violent and accidental means shall, directly and independently of all other causes, wholly and continuously from date of accident disable and prevent the insured from performing every duty pertaining to his business or occupation and require and receive at least once in each seven days the attendance of a legally qualified physician or surgeon but shall not result in any of the losses mentioned in Paragraph C.

(B) **PARTIAL ACCIDENT DISABILITY.**—Or, at one-half the rate of indemnity specified in Paragraph A, for the number of consecutive days not exceeding six months, that the injuries therein described shall not cause total disability and shall not result in any of

the losses mentioned in Paragraph C, but shall directly and independently of all other causes, wholly and continuously, immediately following the termination of total disability or the date of accident if there is no total disability, disable and prevent the insured from performing at least one-fourth of the important daily duties pertaining to his occupation and shall require and receive at least once in each seven days the attendance of a legally qualified physician or surgeon; provided the maximum period for which indemnity shall be paid under Paragraphs A and B hereof for any one injury shall not exceed five years.

(C) **SPECIFIC TOTAL LOSSES.**—If the injuries described in Paragraph A shall independently of all other causes, immediately, wholly and continuously from date of accident disable and prevent the insured from performing every duty pertaining to his business or occupation and shall, during the period of such disability and within ninety days from date of accident, solely result in any one of the following specific total losses (suicide, sane or insane, is not covered), the Company will pay, in lieu of all other indemnity except that arising under Paragraph L. For loss of life, or both hands by severance at or above the wrist joint, or both feet by severance at or above the ankle joint, or one hand and one foot by severance at or above the wrist or ankle joint, or entire sight of both eyes, if irrecoverably lost, five hundred dollars, the principal sum of this policy; either hand by severance at or above the wrist joint, or either foot by severance at or above the ankle joint, one-half of the principal sum; entire sight of one eye, if irrecoverably lost, one-third of the principal sum; but only one specific total loss (the greater), resulting from one accident will be paid.

FOR SECTION D, SEE PRECEDING POLICY.

(E) **SPECIAL ACCIDENT PROVISIONS.**—Sunstroke caused by the sun's rays, freezing, or hydrophobia, caused in each case by accidental means, shall be deemed a bodily injury effected through external, violent and accidental means. Injuries, fatal or non-fatal, which do not produce immediate and continuous disability from date of accident, or which do not make a visible contusion or wound on the exterior of the body (accidental drowning and asphyxiation excepted), or which are caused wholly or in part, directly or indirectly by disease in any form shall be considered as arising out of sickness or disease and are covered only under and subject to the provisions of Paragraphs H, I, J and L hereof.

(F) **NOT COVERED.**—This policy does not cover injuries, fatal or non-fatal, which are received as the result of or while violating law or being under the influence of any narcotic or intoxicant or on the right of way or other property of a railway corporation other than stations, platforms or regular crossings prescribed by law, not being at the time a passenger or employee of such railroad in the discharge of duty, or which are caused wholly or in part by the intentional act of any person other than the insured (assaults committed on the insured for the sole purpose of burglary or robbery excepted).

FOR SECTION G, SEE PRECEDING POLICY.

(H) **CONFINING ILLNESS INDEMNITY.**—At the rate of fifty dollars per month for the number of consecutive days, after the first week and not exceeding six months, that the insured is necessarily, totally and continuously confined within the house and therein visited at least once in each seven days by a legally qualified physician by reason of sickness or disease that is not venereal in character and is contracted and begins during the life of this policy and after thirty days from date hereof.

(I) **NON-CONFINING ILLNESS INDEMNITY.**—Or, at one-half the rate of indemnity specified in Paragraph H for the number of consecutive days, not exceeding four weeks, and after the first week unless immediately preceded by at least one week's confinement, that the insured is necessarily, totally and continuously disabled from performing each and every duty pertaining to any business or occupation and requires and receives at least once in each seven days the attention of a legally qualified physician, but is not confined within the house, by reason of sickness or disease that is not venereal in character and is contracted and begins during the life of this policy and after thirty days from date hereof; provided, however, that the maximum period for which indemnity shall be paid under Paragraphs H and I hereof for any one illness shall not exceed six months.

FOR SECTIONS J, K AND L, SEE PRECEDING POLICY.

(M) **MISCELLANEOUS PROVISIONS.**—If the insured is disabled by injury or sickness for more than thirty days, he or his representative shall furnish to the Company every thirty days, or as near thereto as may be reasonably possible, a report in writing from his attending physician or surgeon fully stating the condition of the insured and the probable duration of his disability. Strict compliance with all the provisions and requirements of this policy is a condition precedent to recovery hereunder and failure in this respect shall forfeit to the Company all right to any indemnity. No provision of the charter or by-laws of this Company shall be used in defense of any claim arising under this policy. The payment of a past due premium shall not continue this insurance in force beyond the first day of the succeeding month. The acceptance of any renewal premium shall be optional with the Company. The insured may, at any time, release the Company from any and all liability then existing or thereafter accruing to the beneficiary. Fraud, concealment or false swearing in attempting to secure indemnity hereunder shall, subject to any provision of a statute of the state in which the insured shall reside, invalidate any claim.

FOR STANDARD PROVISIONS. SEE PAGE 11.

New Amsterdam Casualty Company.

59 JOHN STREET, NEW YORK CITY
7 ST. PAUL STREET, BALTIMORE, MD.

Commenced Business 1899.

J. ARTHUR NELSON, Pres.

GEO. E. TAYLOR, Sec.

The New Amsterdam Casualty Company issues personal accident and health policies under six classifications of risks, besides special hazards.

The leading forms are the "Maximum Indemnity Accident" policy, "Maximum Indemnity Disability," "Cumulative Disability," "Combination Accident," and the "Combination Disability." The Company also issues two forms of travel policy, the "Special Travel" and the "Definite Payment Travel" policy.

AGE LIMITS.—Eighteen to sixty-five.

The "Straight Accident" policy is issued in amounts from \$1000 death benefit, and \$5 weekly indemnity to \$10,000 death and \$50 weekly indemnity. It gives specific indemnities for loss of limb or sight and pays for partial disability. Premium in Class 1 is \$4 for each \$1000 principal sum.

The "Maximum Indemnity Accident" pays surgical operations, doctor bills and extra indemnity for hospital confinement. Ordinary indemnities are doubled for travel accidents. Specific indemnities paid in lieu of weekly indemnity. No waiting for accumulations. Full accumulations given from the start. Premium in Class 1 is \$5 for each \$1500 of principal sum.

The "Maximum Indemnity Disability." This policy covers every accident and every disease. For total disability for illness or disease it pays from the first day to 52 weeks. Confinement to the house not necessary. If disability continues beyond the 52 weeks period it pays one-quarter of the weekly indemnity until disability ceases. No waiting for accumulations. Full accumulations given from the start. Premium in Class 1 is \$12 for each \$1500 of principal sum.

The "Cumulative Disability." This is our latest accident and health policy. It accumulates at the rate of 10 per cent per year with each annual premium paid on *all* indemnities until they are 50 per cent greater than at first. Additional indemnity is paid for hospital confinement through accident or disease, for a period of 12 weeks. Total disability for illness or disease indemnity is paid from the first day to 52 weeks. House confinement not necessary. Specific indemnity paid in lieu of weekly indemnity. Operation fees paid in addition to other indemnity. Premium in Class 1 is \$15 for each \$1000 of principal sum.

The "Combination Accident" policy doubles all ordinary indemnities for travel accidents in the most liberal manner. It gives a long list of special valuable indemnities. It increases the principal indemnities 10 per cent with each annual premium until the limit of 50 per cent is reached. Premium in Class 1 is \$5 for each \$1000 of principal sum.

The "Combination Disability" policy. This policy covers every accident and every disease and combines all of the accident indemnities of the Combination Accident policy. Premium in Class 1 is \$12 for each \$1000 of principal sum.

HEALTH INSURANCE

The company also issues health policies without the accident feature. The "Complete Health" covers every disease and illness,

the former from the first day of any disease or illness, at a premium in Class 1 of \$7 for each \$5 weekly indemnity. The "Specific" covers fifty specified diseases, from the first day of any disease or illness, at a premium in Class 1 of \$2.50 for each \$5 weekly indemnity.

TRAVEL POLICIES

These policies cover accidental injuries sustained while riding as a passenger in or on a public conveyance regularly provided by a common carrier, or riding in a passenger elevator, or within any burning building, or in consequence of the collapse of the outer walls of a building, or of being struck by lightning, or of the explosion of a steam boiler, or of cyclones or tornadoes, or while walking on or across any public highway, in consequence of being struck or knocked down or run over by any vehicle. Either one pays \$5,000.00 for loss of life, of both hands, or both feet, or both eyes, or of one hand and foot; \$2,500.00 for loss of one hand or foot; and \$1,666.00 for loss of one eye. The Special Travel pays \$15.00 weekly for a period of 26 weeks for total disability resulting from such accidental injury or \$7.50 weekly for 10 weeks for partial disability. The Definite Payment Travel Policy pays instead of weekly indemnity a definite specified sum of from \$10 to \$400 for any injury sustained as above described if sufficiently severe to require the services of a physician. Neither policy has any restrictions as to occupation or change of occupation. The definite payment requires no proof of absence from business or inability to do business and contains no restrictions as to income.

POLICY FORM—"MAXIMUM INDEMNITY DISABILITY"

PRINCIPAL SUM, \$7500-\$15,000. WEEKLY INDEMNITY, \$25-\$50
ANNUAL PREMIUM, SELECT, \$60.

New Amsterdam Casualty Company (herein called the Company) agrees to pay to the person named in Statement 1 of the application, a copy of which is endorsed hereon, hereinafter called the Insured, whose occupation is accountant, or in the event of his accidental death, to the beneficiary if surviving, otherwise to the executors or administrators of the Insured, subject to the provisions, definitions, statements and limitations herein set forth, the indemnities herein stipulated. The principal sum of this policy is seventy-five hundred dollars (\$7500). The weekly indemnity is twenty-five dollars (\$25). The premium is sixty dollars (\$60). The period of time for which this insurance shall be in force is twelve months from noon, standard time, on the first day of January, 1916.

ACCIDENT INDEMNITIES.—The injuries covered by this policy and which are hereinafter referred to as Such Injuries, are bodily injuries not intentionally self-inflicted, which, independently of all other causes, are effected solely and exclusively by accidental means occurring during the period of this policy and which are not caused or contributed to by illness or disease, or disappearance or by suicide, whether the Insured be sane or insane, or sustained while participating in or in consequence of having participated in aeronautics or aviation, or sustained while the insured is engaged in military or naval service in time of war, not excluding such injuries resulting directly from a bodily injury caused or contributed to wholly or partly, directly or indirectly, by choking by swallowing, sunstroke, freezing, somnambulism, assault by burglars or highwaymen or blood-poisoning.

Loss of hand or hands, or loss of foot or feet shall mean actual separation thereof at or above the wrist or ankle by reason of such injuries. Loss of the sight of eye or eyes shall mean permanent total and incurable blindness thereof by reason of such injuries.

A. If such injuries shall result within ninety days of the event causing such injuries, in any of the losses following, numbered 1 and 2, the company will pay the sum set opposite such losses, or if such injuries during a period of total disability by accident as herein defined and within two hundred weeks of the event causing such injuries, shall result in one of the numbered losses above specified, then the Company will pay the sum set opposite such loss in addition to the weekly indemnity due hereunder for such period of total disability:

1. Loss of life, or of both hands or of both feet, or of one hand and one foot, or of the sight of both eyes, the principal sum.

2. Loss of one hand or one foot or of the sight of one eye, half the principal sum.

B. If the insured shall be immediately, continuously and wholly disabled and prevented from performing any and every part of the duties pertaining to his occupation stated herein by reason of such injuries, which shall not result from loss of limb or of sight, the Company will pay the full weekly indemnity for such total disability while such disability continues.

C. If the insured immediately following the event causing the injury, or immediately following a period of loss of time from total disability as defined herein, shall be continuously and wholly disabled and prevented from performing some material part of the important daily duties pertaining to his occupation stated herein, by reason of such injuries, which shall not result from loss of limb or of sight, the Company will pay one-half of the weekly indemnity for a term not exceeding twenty-six consecutive weeks.

D. The insured may elect to receive specific indemnity for any injury named in the following list in lieu of any other indemnity stipulated above provided he shall so notify the Company within twenty days of the event causing the injury, and the Company will pay such proportion of the sum stated therein for the given injury as the principal sum of this policy bears to seven thousand five hundred dollars.

For loss of one or more fingers (at least one entire phalanx), \$160; one or more entire toes, \$200. For complete hernia caused solely and directly by accidental injury, \$80. For complete dislocation of the shoulder, \$60; the elbow, \$100; the wrist, \$120; the hip, \$300; the knee, \$160; any bones of foot (not toes), \$160; the ankle, \$160; two or more toes or fingers, \$60. For the complete fracture of bones of the skull, both tables, \$325; the lower jaw, \$80; the collar bone, \$160; the pelvis, \$250; the thigh, \$300; the leg, the knee cap or the arm between elbow and shoulder, \$200; the forearm, between the wrist and elbow, \$150; two or more ribs, toes or fingers, \$100; the foot (not toes) or the hand (not fingers), \$125.

E. If any loss designated in paragraphs A, B, C or D is sustained as follows, the indemnities specified therein are doubled: (a) While riding as a passenger in or on a public conveyance (including the platform, steps or running board thereof) regularly provided by a common carrier for the transportation of passengers, or (b) while riding as a passenger in any passenger elevator, or (c) while within any burning building not being on duty as member of a fire department, or (d) in direct consequence of cyclones or tornadoes.

F. If the insured as a direct result of total disability by accident covered by this policy, during a period of such total disability and within six months from the date of the event causing such injuries as aforesaid, shall become irrecoverably insane by reason thereof and shall within such period be committed by the proper authorities to a duly licensed public or private asylum or hospital for the insane and shall be certified by competent medical authority, satisfactory to the Company, to be irrecoverably insane, the Company will pay the principal sum.

ILLNESS AND DISEASE INDEMNITIES.—Disease or illness covered by this policy is disease or illness which shall be treated by a licensed physician which shall begin after fifteen days from noon of the day this policy is issued; which shall be contracted by the insured during the period of this policy; which shall be contracted and suffered within the United States, Canada and Europe only; and shall not include any disease or illness resulting from voluntary or unnecessary exposure to contagion or infection or beginning while engaged in military or naval service in time of war.

G. If during the period of this policy the insured shall suffer the entire loss of the use of hand or foot or of hands or feet due independently of all other causes to permanent paralysis caused by such disease or illness, or if during the period of this policy the insured shall suffer permanent, total and incurable blindness of eye or eyes due independently of all other causes to such disease or illness which in either case shall be so certified by competent medical authority satisfactory to the Company, and which shall not result in death but shall render the insured wholly and permanently unable to engage at any time thereafter in any work or occupation for wages or profit, the Company will pay for any such loss specified below the sum set opposite such loss.

1. For loss of sight of both eyes or of the use of both hands or both feet or of one hand and one foot, half the principal sum.

2. For loss of the sight of one eye or of the use of one hand or one foot, quarter the principal sum.

H. If the insured shall be independently of all other causes continuously and wholly disabled and prevented from performing any and every part of the duties pertaining to any business or occupation because of and while suffering from any such disease or illness which condition is hereinafter referred to as total disability from disease or illness, or

I. If the insured immediately following such period of total disability from disease or illness shall be continuously and wholly disabled from performing at least one-half of the duties pertaining to his business or occupation, which condition is hereinafter referred to as partial disability from disease or illness, or

J. If the insured immediately following a period of total or partial disability from disease or illness shall be continuously and wholly disabled and prevented from performing some material part of the important daily duties pertaining to his business or occupation, which condition is hereinafter referred to as Convalescent Disability from disease or illness, the Company will pay under paragraphs H, I and J, for a total period not exceeding fifty-two consecutive weeks, weekly indemnity as follows:

3. For loss of time from total disability from disease or illness, the full weekly indemnity.

4. For loss of time from partial disability from disease or illness, half the weekly indemnity.

5. For loss of time from convalescent disability from disease or illness, quarter the weekly indemnity.

K. If the insured immediately following a period of fifty-two consecutive weeks of total or partial disability from disease or illness shall still suffer such total or partial disability, the Company will pay one-quarter of the full weekly indemnity so long as the insured shall live and such total or partial disability continues.

GENERAL INDEMNITIES.—L. If the insured shall suffer from accidental injury or illness or disease not resulting in any of the losses specified herein, but requiring treatment by a physician the Company will reimburse him for the medical expense thereof, not exceeding the weekly indemnity for one week and in no event exceeding twenty-five dollars (\$25) provided that written notice of such accident or illness is given as provided herein and that the affidavit of the insured on the blank furnished by the Company and the receipted bill of the physician is furnished to the Company within thirty days after the date of the accident or the commencement of the illness.

M. Upon the issue of this policy the insured is entitled to a certificate of identification wherein the Company agrees that if the insured by reason of injury or illness is physically unable to communicate with friends, the Company, upon receipt of a telegram or other message giving the number of the policy, will immediately transmit to his relatives or friends any information respecting him and will defray all expenses necessary to place the insured in the care of his family, provided that the liability of the Company for such expense shall not exceed the sum of twenty dollars for each one thousand dollars of the principal sum stated herein.

N. If the insured while suffering total disability from accident or disability from disease or illness by reason thereof and within ninety days from the date of the accident or the commencement of illness or disease, is confined in a regular hospital, the Company will pay, in addition to the indemnity otherwise payable for such disability, the amount expended by him weekly on account of hospital charges for a period not exceeding twelve consecutive weeks and not exceeding one-half of the weekly indemnity provided herein.

O. For surgical operations such proportion of the sum specified for each in the list of operations beneath as the principal sum of this policy bears to seven thousand five hundred dollars shall be payable for the maximum operation only resulting from any disease or illness or accident covered by this policy within ninety days from the commencement of disability from such disease or illness or injury in addition to the indemnity, if any, specified otherwise by this policy. Operations not named in the list of operations are not covered.

Amputation of foot, hand or forearm, \$25; leg or upper arm, \$50; thigh, \$100; finger or fingers, \$10. Reduction of dislocation of shoulder, elbow, hip, knee or ankle, \$25; wrist or lower jaw, \$15; thumb or fingers, \$10. Reduction of fracture of nose, lower jaw, collar bone, shoulder blade or forearm (one or both bones), \$25; breast bone, rib or ribs, fingers or toes or coccyx, \$10; upper arm, \$35; wrist, hand or bones of foot, \$15; any bones of pelvis or sacrum, \$50; thigh, \$75; knee cap or leg bones (one or both), \$50. Appendicitis, laparotomy, lithotomy, peritonitis or any opening of the abdominal cavity, \$100. Any cutting operation for radical cure of hernia, \$100. Aneurism (tumor of artery), ligation, \$50. Bronchotomy, thyrotomy, laryngotomy, laryngotracheotomy, tracheotomy or mastoiditis, \$50. Excision of toe or toes, \$25; shoulder, hip or knee joint, \$100; elbow, wrist or ankle joint, \$50. Fixation or removal of kidney, \$100. Oesophogotomy, \$100. Malignant stricture-excision or colostomy, \$100. Skull trephining, \$100. Tetanus, injection of serum, \$100. Bone abscess, trephining, \$25. Caries (bone ulcer), curetting, \$15. Ganglion-incision and curetting, \$15. Gunshot wounds (no amputation or laparotomy), \$25. Hydrocele-tapping-incision or excision of sac, \$25. Necrosis (removal of dead bone), \$25. Paracentesis, ear drum, \$15; tapping of abdomen or bladder, \$25. Operation for prolapsed rectum, hemorrhoids, incision for fistula or extirpation of polypus, \$25. Synovitis (inflammation of the lining membrane of a joint), incision, \$25. Extirpation of tumors, benign, \$15; malignant, \$50. Ligation or incision varicose veins, \$25. Ligation or excision, varicocele, acupressure, \$25. Abscess, boil, carbuncle or felon, incision, \$5. Any cutting operations of eye, ear, nose or throat, \$10. Removal of ingrowing toe nail, \$10. Suturing wounds, \$5.

FOR STANDARD PROVISIONS SEE PAGE 11

OTHER PROVISIONS

21. The Company shall not, for the same period of time, be liable for disability on account of both accident and illness or disease.

22. Loss of sight or hearing or loss of hand or foot or loss or impairment of reason shall immediately terminate this insurance; in such event the unearned portion of the premium pro rata will be returned to the insured on demand.

23. No claim shall be valid for more than one of the losses specified in this policy under paragraphs A, B, C, D, F, G, H, I, J and K except that a claim may be valid under paragraphs B and C or under paragraphs H, I, J and K; and it is hereby agreed that this policy shall not cover any injury, disability or death resulting directly or indirectly from any act of war, or riot, or invasion.

24. All death claims shall be subject to proof of interest and no assignment of interest shall be valid without the consent of the Company endorsed hereon and signed by the president, vice-president or secretary of the Company.

25. The payment of any loss under paragraphs A, F or G herein shall terminate this policy.

26. The insurance hereunder may be renewed only with the consent of the Company for the same premium and the same period of time as provided in this policy, by payment

of such premium in advance until the insured shall reach the age of 51 years. If the policy shall be renewed thereafter, the premium shall be increased at the rate of two dollars annually, for each five dollars weekly indemnity provided.

27. No provision of the charter, constitution or by-laws of the Company not included herein shall avoid the policy or be used in evidence in any legal proceeding hereunder.

28. This agreement is made in consideration of the premium and of the statements contained in the application, a copy of which is endorsed hereon and is hereby made a part of this contract. Claims not made in accordance with the provisions of this policy will be forfeited to the Company.

POLICY FORM—"CUMULATIVE DISABILITY"

(ILLNESS AND DISEASE)

PRINCIPAL SUM, \$5000-\$10,000.

WEEKLY INDEMNITY, \$25-\$50.

ANNUAL PREMIUM, \$75

New Amsterdam Casualty Company (herein called the Company) agrees to pay to the person named in Statement 1 of the application, a copy of which is endorsed hereon, hereinafter called the Insured, whose occupation is actuary, or in the event of his accidental death, to the beneficiary if surviving, otherwise to the executors or administrators of the Insured, subject to the provisions, definitions, statements and limitations herein set forth, the indemnities herein stipulated. The principal sum of this policy is five thousand dollars (\$5000). The weekly indemnity is twenty-five dollars (\$25). The premium is seventy-five dollars (\$75). The period of time for which this insurance shall be in force is twelve months from noon, standard time, on the first day of January, 1916.

ACCIDENT INDEMNITIES.—The injuries covered by this policy and which are hereinafter referred to as Such Injuries, are bodily injuries which, independently of all other causes, are effected solely and exclusively by accidental means occurring during the period of this policy and which are not caused or contributed to by illness or disease, or disappearance or by suicide, whether the insured be sane or insane, or sustained while participating in or in consequence of having participated in aeronautics or aviation, or sustained while the insured is engaged in military or naval service in time of war, not excluding such injuries resulting directly from a bodily injury caused or contributed to wholly or partly, directly or indirectly, by choking by swallowing, sunstroke, freezing, somnambulism, assault by burglars or highwaymen or blood-poisoning.

Loss of hand or hands, or loss of foot or feet shall mean actual separation thereof at or above the wrist or ankle by reason of such injuries. Loss of the sight of eye or eyes shall mean permanent total and incurable blindness thereof by reason of such injuries.

For paragraphs A, B, C, D, E, F, G, H, I and J see preceding policy.

GENERAL INDEMNITIES.—K. If the insured shall suffer from accidental injury or illness or disease not resulting in any of the losses specified herein, but requiring treatment by a physician the Company will reimburse him for the medical expense thereof, not exceeding the weekly indemnity for one week and in no event exceeding twenty-five dollars (\$25) provided that written notice of such accident or illness is given as provided herein and that the affidavit of the insured on the blank furnished by the Company and the receipted bill of the physician is furnished to the Company within thirty days after the date of the accident or the commencement of the illness.

L. Upon the issue of this policy the insured is entitled to a certificate of identification wherein the Company agrees that if the insured by reason of injury or illness is physically unable to communicate with friends, the Company, upon receipt of a telegram or other message giving the number of the policy, will immediately transmit to his relatives or friends any information respecting him and will defray all expenses necessary to place the insured in the care of his family, provided that the liability of the Company for such expense shall not exceed the sum of twenty dollars (\$20) for each one thousand dollars (\$1000) of the principal sum stated herein.

M. If the insured while suffering total disability from accident or disability from disease or illness by reason thereof and within ninety days from the date of the accident or the commencement of illness or disease, is confined in a regular hospital, the Company will pay, in addition to the indemnity otherwise payable for such disability, the amount expended by him weekly on account of hospital charges for a period not exceeding twelve consecutive weeks and not exceeding one-half of the weekly indemnity provided herein.

FOR SURGICAL OPERATIONS SEE PRECEDING POLICY

O. If this policy is continuously renewed by the payment of the annual premium in advance, the Company will increase the indemnities specified as payable hereunder ten percent for each consecutive annual renewal until each of the said indemnities is increased fifty percent. Thereafter, so long as this policy shall remain in force, the insurance shall be for the original sums plus all of the accumulations.

FOR STANDARD PROVISIONS SEE PAGE 11

OTHER PROVISIONS

21. The Company shall not, for the same period of time, be liable for disability on account of both accident and illness or disease.

22. Loss of sight or hearing or loss of hand or foot or loss or impairment of reason shall immediately terminate this insurance; in such event the unearned portion of the premium pro rata will be returned to the insured on demand.

23. No claim shall be valid for more than one of the losses specified in this policy under paragraphs A, B, C, D, F, G, H, I and J except that a claim may be valid under paragraphs B and C or under paragraphs H, I and J.

24. All death claims shall be subject to proof of interest and no assignment of interest shall be valid without the consent of the Company endorsed hereon and signed by the president, vice-president or secretary of the Company.

25. The payment of any loss under paragraphs A, F or G herein shall terminate this policy.

26. The insurance hereunder may be renewed only with the consent of the Company for the same premium and the same period of time as provided in this policy, by payment of such premium in advance until the insured shall reach the age of 51. If the policy shall be renewed thereafter, the premium shall be increased at the rate of two dollars (\$2) annually for each five dollars (\$5) weekly indemnity provided.

27. No provision of the charter, constitution or by-laws of the Company not included herein shall avoid the policy or be used in evidence in any legal proceeding hereunder.

28. This agreement is made in consideration of the premium and of the statements contained in the application, a copy of which is endorsed hereon and is hereby made a part of this contract. Claims not made in accordance with the provisions of this policy will be forfeited to the Company.

New England Equitable Insurance Company.

BOSTON, MASS.

Commenced Business 1910.

B. J. TAUSSIG, President.

WALTER H. WEST, First Vice-President.

The New England issues accident and disability policies as follows:

The Commercial Accident Policy, Principal Sum, \$7,500-\$15,000. The weekly indemnity of \$25 is payable during the extent of total disability and \$12.50 a week is payable for 30 weeks for partial disability. The annual premium for select risks is \$25; preferred risks, \$30; extra preferred risks, \$35; and ordinary risks, \$42.50. Commercial Disability Policy, Principal Sum, \$7,500-\$15,000. Weekly indemnity while totally disabled, \$25 and while partially disabled, \$12.50. The weekly accident indemnity for total disability is payable as long as the assured lives and is totally disabled, and the weekly indemnity for partial disability is payable up to 30 weeks. The weekly sickness indemnity is \$25 payable while totally disabled and confined to the house up to 52 weeks. The Mayflower Special Accident Policy is issued to select risks with an annual premium of \$30. This policy provides for a weekly indemnity while totally disabled of \$25 to \$37.50, or while partially disabled, \$12.50 to \$18.75 payable for 30 weeks. The Principal Sum is \$7500 doubling \$15,000 if injuries are sustained while in or on a public conveyance. The Mayflower Special Disability Policy, Principal Sum \$7500-\$15,000. The weekly indemnity of \$25 is payable for disease while totally disabled up to one year, whether confined to the house or not, and a weekly accident indemnity of \$25 is paid as long as totally disabled. While partially disabled, \$12.50 per week is paid up to 30 weeks. The premium for select risks, ages 18-50, is \$75, and ages 51-60, is \$92.50.

POLICY FORM—"COMMERCIAL ACCIDENT."

PRINCIPAL SUM, \$7500-\$15,000 WEEKLY INDEMNITY, \$25-\$50.
ANNUAL PREMIUM, \$25.

New England Equitable Insurance Company, Boston, Mass. (hereinafter called the Company), does hereby insure John Doe, under classification select, by occupation an accountant, for the term of twelve months, beginning at twelve o'clock noon, standard time, of the place where the policy is countersigned, on the first day of January 1915, against loss resulting from bodily injuries, effected directly and independently of all other causes, through accidental means (suicide, sane or insane, is not covered), as specified in the following schedule, subject to the provisions and limitations hereinafter contained.

SCHEDULE OF INDEMNITIES.

The principal sum insured hereby is seven thousand five hundred dollars. The weekly indemnity for total disability is twenty-five dollars.

PART A. DEATH, DISMEMBERMENT AND LOSS OF SIGHT—SINGLE INDEMNITY.—If such injuries alone shall wholly and continuously disable the insured from date of accident from performing any and every kind of duty pertaining to his occupation, and during the period of such continuous disability, but within two hundred weeks from date of accident, shall result independently and exclusively of all other causes in any one of the losses enumerated below, or within ninety days from the date of the accident, irrespective of total disability, result in like manner in any one of such losses, the Company will pay the sum set opposite such loss and in addition weekly indemnity as provided in Part B to the date of death, dismemberment, or loss of sight; but only one of the payments named will be made for injuries resulting from one accident. For loss of life, or both hands or both feet, or sight of both eyes, or one hand and one foot, or either hand or foot and sight of one

eye, the principal sum; either hand or foot or sight of one eye, one-half principal sum. "Loss" shall mean, with regard to hands and feet, dismemberment by severance at or above wrist or ankle joints; with regard to eyes, entire and irrecoverable loss of sight. The payment in any such case shall end this policy.

PART B. TOTAL LOSS OF TIME. TOTAL AND PARTIAL DISABILITY—SINGLE INDEMNITY—Or, if such injuries, independently and exclusively of all other causes, shall wholly and continuously disable the insured from the date of accident from performing any and every kind of duty pertaining to his occupation, the Company will pay the insured the weekly indemnity for the period of said disability as above specified.

PARTIAL LOSS OF TIME.—Or, if such injuries shall not wholly disable the insured, as above, but shall immediately (or immediately following total disability), and continuously disable and prevent him from performing one or more important daily duties pertaining to his occupation, the Company will pay one-half the weekly indemnity payable for total loss of time for the period of such partial disability not exceeding thirty weeks. No payment of weekly indemnity shall be made in case of any loss enumerated in Part A, except as therein provided.

PART C. DOUBLE INDEMNITY.—The amount specified for a loss enumerated in any of the foregoing parts shall be doubled, except as limited in part "D," if such injury is sustained by the insured (1) while riding as a passenger in or upon a public passenger conveyance, provided by a common carrier and propelled by steam, cable or electricity as a motive power; or (2) while riding as a passenger in a passenger elevator (elevators in mines excepted); or (3) in consequence of the burning of any building while the insured is therein, and is not acting as a volunteer or paid fireman; or (4) in consequence of the collapse of the outer walls of any completed building, while the insured is therein; or (5) in consequence of a cyclone or tornado, reported to be such by the Weather Bureau of the United States; or (6) by being struck by lightning.

PART D. SPECIAL INDEMNITY.—Blood-poisoning, due solely to bodily injury, freezing, hydrophobia, choking while swallowing, or the involuntary or unconscious inhalation of gas or other poisonous vapor shall be deemed an injury within the meaning of this policy except for double indemnity.

PART E. SURGICAL BENEFITS.—If an operation named in the Schedule of Operations shall be performed by a surgeon on account of a bodily injury covered by this policy and within ninety days from the date of the accident which caused such injury, the Company will pay the surgical benefit specified in the schedule for such operation in addition to any other indemnity to which the insured may be entitled. If more than one such operation shall be performed on account of injury sustained in one accident the insured shall receive the largest surgical benefit specified in the schedule for any one of the operations so performed. If a bodily injury shall be sustained which shall not result in death or other disability, or necessitate an operation named in the schedule, but which shall require surgical treatment, the Company will pay the amount actually expended for such treatment but not exceeding the amount of the single indemnity hereunder for total loss of time for one week.

SCHEDULE OF OPERATIONS.—Abdomen—cutting into abdominal cavity for diagnosis or treatment of organs therein, \$200. Amputation of—entire hand, forearm, or foot, \$50; leg or arm, \$100; thigh, \$200; finger or fingers, \$20. Aneurism—tying of artery, \$70. Bone—injuries to. Removal of diseased portion of bone, \$50. Chest—cutting into for removal of pus as result of traumatism, \$50. Dislocation—reduction of hip or knee, \$70; shoulder, elbow, or ankle, \$50; wrist or lower jaw, \$30; thumb, \$20; fingers, \$10. Excision—removal of shoulder or hip joint, \$200; knee joint, \$150; elbow, wrist, or ankle joint, \$100; toe or toes, \$20. Eye—any cutting operation, \$20; removal, \$100. Fractures—reduction of nose, lower jaw, collar bone or shoulder blade, \$50; breast bone or ribs, \$20; upper arm, \$70; forearm, \$50; wrist, \$50; hand, \$30; fingers, \$10; bones of the pelvis, except coccyx, \$150; coccyx, \$20; thigh, \$150; knee cap or leg, \$100; bones of foot, \$30; toes, \$20. Gunshot wounds—treatment of, not necessitating amputation or any cutting operation into abdominal cavity, \$25. Hydrophobia—Pasteur treatment, \$190. Inflammation of joint—incision into joint, \$50. Lockjaw—injection of antitoxin into skull, \$200; injection of antitoxin into spinal canal, \$100. Skull—cutting into cranial cavity, \$200. Spine or spinal cord—operation for removal of fractured vertebra, \$200. Wounds—suturing, \$10.

PART F. ELECTIVE BENEFITS.—The insured, if he so elect in writing within twenty days from date of accident, may take, in lieu of the weekly indemnity hereinbefore provided for total or partial disability, indemnity in one sum, according to the following schedule, if the injury is one set forth in such schedule, but not more than one elective benefit shall be paid for injuries resulting from one accident. Where the insured is entitled to double indemnity the elective indemnity shall be doubled in like manner.

SCHEDULE OF ELECTIVE BENEFITS.—If the single weekly indemnity for total loss of time in this policy is \$50, the amounts named below shall be payable; if such weekly indemnity is greater or less than \$50 the amounts to be paid shall be increased or reduced proportionately. For loss of one or more fingers (at least one entire phalanx), \$300; one or more entire toes, \$400. For complete dislocation of shoulder, \$200; elbow, \$200; wrist, \$250; hip, \$600; knee, \$300; bones of foot, other than toes, \$300; ankle, \$300; two or more toes, \$100; two or more fingers, \$100. For the complete fracture of bones of skull, both tables, \$650; lower jaw, \$150; collar bone, \$300; pelvis, \$500; thigh, \$600; leg, \$400; knee cap, \$400; arm, between elbow and shoulder, \$600; forearm, between wrist and elbow, \$300; two or more ribs, \$200; foot, other than toes, \$250; hand, other than fingers, \$250; two or more toes, \$200; two or more fingers, \$200.

PART G. REIMBURSEMENT FOR HOSPITAL CHARGES.—Provided no claim is made for surgical benefits under the Schedule of Operations, if a bodily injury for which weekly indemnity is payable under the policy, necessitates the removal of the insured to a hospital within ninety days from the date of accident, the Company (in addition to the weekly

indemnity payable), will pay the amount expended weekly by him for hospital charges, but not in excess of the single weekly indemnity provided in the policy for total disability, or for a period of more than fifteen consecutive weeks.

PART H. IDENTIFICATION AND REGISTRATION.—If the insured by reason of injury shall be physically unable to communicate with friends, the Company, upon receipt of a telegram or other message giving the number of this policy, will immediately transmit to his relatives or friends any information respecting him, and will defray all expenses necessary to put the insured in the care of friends, not exceeding twenty dollars for each one thousand dollars of the single principal sum.

FOR STANDARD PROVISIONS, SEE PAGE 11

ADDITIONAL PROVISIONS

(1) The copy of the application hereto attached or hereon endorsed is hereby made part of this contract.

(2) No provision of the charter or by-laws not included herein shall be used in defense of any claim hereunder.

(3) This policy does not cover injury or accidental death sustained outside of Canada, Europe or the United States (not including Alaska nor the possessions of the United States beyond the seas); nor suicide or any attempt thereat, sane or insane; nor accidental death or injury sustained by the insured while participating in, or in consequence of having participated in, aeronautics; nor while engaged in military or naval service in the time of war; nor does it cover women.

(4) This policy may be renewed subject to all its provisions from term to term hereafter by the payment of the premium in advance.

(5) This policy is issued in consideration of a premium of twenty-five dollars (\$25), and of the statements set forth in the application, a copy of which is endorsed hereon.

In witness whereof, the New England Equitable Insurance Company has caused this policy to be signed by its president and secretary, but same shall not be binding upon the Company unless countersigned by a duly authorized agent.

POLICY FORM—"COMMERCIAL DISABILITY"

PRINCIPAL SUM, \$7500—\$15,000. WEEKLY INDEMNITY, \$25—\$50.

ANNUAL PREMIUM, \$60

New England Equitable Insurance Company, Boston, Mass. (hereinafter called the Company), does hereby insure John Doe, under classification select, by occupation an accountant, for the term of twelve months, beginning at twelve o'clock noon, standard time of the place where the policy is countersigned, on the first day of January, 1915, against loss resulting from bodily injuries, effected directly and independently of all other causes, through accidental means (suicide, sane or insane, is not covered); and against disability from disease as specified in the following schedule, subject to the provisions and limitations hereinafter contained.

This form is the same as the foregoing, except in the following parts.

PART F. WEEKLY INDEMNITY FOR SICKNESS.—If the insured shall suffer from disease not hereinafter excepted, and thereby be wholly and entirely prevented from performing any and every kind of duty pertaining to his occupation, the Company will pay to him the weekly indemnity herein provided for the period of such disability during which he shall necessarily be confined within the house, for a period of not to exceed fifty-two consecutive weeks. If following a period of total disability and confinement within the house, the insured shall be wholly disabled and prevented from performing any and every kind of duty pertaining to his occupation, but shall not be necessarily confined within the house, the Company will pay him one-half of said weekly indemnity. No payment for either confinement or non-confinement, combined with confinement, shall be made for disability in excess of fifty-two consecutive weeks duration. The Company will not pay for any sickness for which the insured is not regularly treated by a legally qualified and registered physician; nor for any disease contracted within fifteen days from noon of the day this policy is dated.

PART G. BLINDNESS OR PARALYSIS FROM DISEASE.—If any disease contracted by the insured during the term of this policy, and not hereinafter excepted, results during said term—(1) in the irrecoverable loss of the sight of both eyes, or (2) in permanent paralysis, and if the insured on account of the said loss of sight or permanent paralysis is permanently unable to engage in any work or occupation for wages or profit, and if the insured survives the said loss of sight or the said permanent paralysis for a period of one year, and at the end of the said period is declared by competent medical authority, satisfactory to the Company, to have irrecoverably lost the sight of both eyes or to be permanently paralyzed, and by reason of the said loss of sight or permanent paralysis to be permanently unable to engage in any work or occupation for wages or profit, the Company will pay the insured one-half the principal sum, which payment shall terminate the policy.

PART H. SURGICAL BENEFITS.—If a bodily injury or a disease for which indemnity is payable under this policy is suffered by the insured, and if said injury or disease within ninety days from the date of the accident or inception of disease necessitates a surgical

operation named in the Schedule of Operations, the Company will pay the insured, in addition to the indemnity payable for such injury or disease, the sum set opposite such operation in said schedule; provided that not more than one of the said amounts so named shall be payable for one disease or for injuries resulting from one accident. If a bodily injury shall be sustained which shall not result in death or other disability, or necessitate an operation named in the schedule, but which shall require surgical treatment, the Company will pay the amount actually expended for such treatment, but not exceeding the amount of the single indemnity hereunder for total loss of time for one week.

SCHEDULE OF OPERATIONS.—If the single weekly indemnity for total loss of time in this policy is \$50, the amounts named below shall be payable; if such weekly indemnity is greater or less than \$50 the amounts to be paid shall be increased or reduced proportionately. Appendicitis (see laparotomy), \$200. Aneurism (tying of artery)—ligation \$100; Amputation of foot, hand or forearm, \$50; leg or arm, \$100; thigh, \$200; finger or fingers, \$20. Abscess or boil—incision, \$10. Bone abscess—trephining, \$50. Bronchotomy, thyrotomy, laryngotomy, laryngotracheotomy or tracheotomy, \$100. Carbuncle—incision and treatment, \$10. Caries (bone ulcer) curetting, \$50. Chest—cutting into thoracic cavity for diagnosis or treatment of organs therein, \$50. Cancer of lip—removal of, by cutting operation, \$50. Dislocations, reduction of, shoulder, elbow, hip, knee or ankle, \$50; wrist or lower jaw, \$30; thumb or fingers, \$20. Excision of shoulder, hip or knee joint, \$200; elbow, wrist or ankle joint, \$100; toe or toes, \$50. Eye, ear, nose or throat—any cutting operation, \$20. Eye—removal of, \$100. Felon—incision, \$10. Fractures, reduction of nose, lower jaw, collarbone or shoulder blade, \$50; breastbone, \$20; rib or ribs, \$20; upper arm, \$70; forearm (one or both bones), \$50; wrist or hand (not fingers), \$30; fingers, \$20; any of the bones of the pelvis or sacrum (except coccyx), \$150; coccyx, \$20; thigh, \$150; kneecap or leg bones (one or both), \$100; bones of foot (not toes), \$30; toe or toes, \$20. Goiter—cutting operation for permanent cure, \$150. Ganglion (cystic tumor of tendon sheath)—incision and curetting, \$30. Gunshot wounds—treatment not necessitating amputation or laparotomy, \$50. Hernia (abdominal)—any cutting operation for the radical cure of the reducible, irreducible or strangulated form, \$200. Hydrocele—tapping, incision or excision of sac, \$50. Hydrophobia—Pasteur treatment, \$100. Ingrowing toe nail—removal, \$20. Intestinal obstruction (see laparotomy). Inflammation of joint—incision into joint, \$50. Kidney—fixation or removal, \$200. Laparotomy (opening of the abdominal cavity for an operation on any organ contained therein, or for traumatic peritonitis, or exploratory incision), \$200. Lithotomy (operation for removal of stone in bladder)—any cutting, \$200. Mastoiditis—operation for, \$100. Necrosis (death of bone)—sequestromy (removal of dead bone), \$70. Nerve—cutting operation for stretching, \$50. Oesophagotomy for stricture or other cause, \$200. Peritonitis (see laparotomy). Paracentesis—tapping of abdomen, \$50; bladder, \$50; chest, \$30; ear drum, \$30; hydrocele or joints, \$20; Rectum—operation for hemorrhoids (external or internal)—excision or ligation, \$50; prolapsed—operation for, \$50; fistula in ano—incision, \$50; polypus—extirpation, \$50; malignant stricture—excision or colostomy, \$200. Skull trephining for fracture or other cause, \$200. Spine or spinal cord—operation with removal of fractured vertebra, \$200. Synovitis (inflammation of the lining membrane of a joint)—incision, \$50. Tetanus—injection of anti-tetanic serum into frontal lobe of brain or spinal cord, \$200. Tumors—extirpation from any part of the body: Benign, \$30; malignant, \$100. Trachea—cutting into for removal of foreign bodies or for relief of difficult breathing, \$70. Varicose veins—ligation or excision, \$50. Varicocele—acupressure—ligation or excision, \$50. Wounds—suture, \$10.

PART I. REIMBURSEMENT FOR HOSPITAL CHARGES.—Provided no claim is made for surgical benefits under the Schedule of Operations, if a bodily injury or a disease for which weekly indemnity is payable under the policy necessitates the removal of the insured to a hospital within ninety days from the date of accident or inception of disease, the Company (in addition to the weekly indemnity payable), will pay the amount expended weekly by him for hospital charges, but not in excess of the single weekly indemnity provided in the policy for total disability, or for a period of more than fifteen consecutive weeks.

PART J. IDENTIFICATION AND REGISTRATION.—If the insured by reason of injury shall be physically unable to communicate with friends the Company, upon receipt of a telegram or other message giving the number of this policy, will immediately transmit to his relatives or friends any information respecting him, and will defray all expenses necessary to put the insured in the care of friends, not exceeding twenty dollars for each one thousand dollars of the original single principal sum.

FOR STANDARD PROVISIONS, SEE PAGE 11.

ADDITIONAL PROVISIONS

(1) The copy of the application hereto attached or hereon endorsed is hereby made part of this contract.

(2) No provision of the charter or by-laws not included herein shall be used in defense of any claim hereunder.

(3) This policy does not cover injury or accidental death sustained outside of Canada, Europe or the United States (not including Alaska nor the possessions of the United States beyond the seas); nor suicide or any attempt thereat, either sane or insane; nor does it cover loss or disability resulting from accident sustained or disease contracted while engaged in military or naval service in time of war; nor loss or injury sustained by the insured while participating in or in consequence of having participated in aerobatics; nor does it cover women. If the insured is entitled to indemnity for injury the Company shall not for the same period of time be liable for indemnity for disease.

(4) This policy may be renewed subject to its provisions from term to term hereafter by payment of the premium in advance.

(5) This policy is issued in consideration of a premium of sixty dollars (\$60), and of the statements set forth in the application, a copy of which is endorsed hereon.

In witness whereof, the New England Equitable Insurance Company has caused this policy to be signed by its president and secretary, but same shall not be binding upon the Company unless countersigned by a duly authorized agent.

AGREEMENT IN APPLICATION

I hereby apply to the New England Equitable Insurance Company for a policy to be based upon the following representation of facts. I understand and agree that the right to recovery under any policy which may be issued upon the basis of this application shall be barred in the event that any one of the following statements, material either to the acceptance of the risk or to the hazard assumed by the Company, is false, or in the event that any one of the following statements is false and made with intent to deceive. I agree that this application shall not be binding upon the Company until accepted either by the secretary at the home office or by an agent duly authorized to issue policies.

North American Accident Insurance Company.

CHICAGO, ILL.

Commenced Business 1886.

E. C. WALLER, Pres.

A. E. FORREST, Sec.

The North American issues a variety of forms of both accident and health contracts, the principal one being the \$5000-\$10,000 "Accumulative Life-Income Disability," at \$60 yearly, text of which is given below. The accident policy is sold with the same conditions, without the sickness benefit, at \$25 a year. Special contracts for other more hazardous occupations are made.

POLICY FORM—"ACCUMULATIVE LIFE-INCOME DISABILITY."

PRINCIPAL SUM, \$5000-\$10,000. WEEKLY INDEMNITY, \$25-\$50.
ANNUAL PREMIUM, \$60.

North American Accident Insurance Company, Chicago, Ill.,
(hereinafter called the Company),

THE INSURING CLAUSE.

Does hereby insure John Doe (herein called the insured), in class AA in the principal sum of five thousand dollars (herein called the principal sum), and in the sum of twenty-five dollars a week (herein called the weekly indemnity) against (1) bodily injury sustained during the term of this policy through accidental means (excluding suicide, sane or insane, or any attempt thereat, sane or insane), and resulting directly, independently and exclusively of all other causes, in (a) immediate, continuous, and total disability that prevents the insured from performing any and every kind of duty pertaining to his occupation, (b) immediate (as respects the injury or as respects preceding total disability) and continuous partial disability that prevents the insured from performing fully work essential to the duties of his occupation, (c) death; (2) illness, as hereinafter defined; contracted by the insured after the fifteenth day this policy is dated, and during the term hereof as follows:

ILLNESS INDEMNITIES.

ARTICLE 1. ILLNESS NOT EXCEEDING FIFTY-TWO WEEKS.—If any illness contracted by the insured during the term specified in part 2 of the insuring clause, and not hereinafter excepted, necessarily confines the insured in the house for a period beginning during the said term, and prevents the insured throughout the period of such confinement from performing any and every kind of duty pertaining to his occupation, the Company will pay the insured for the period of such confinement, not exceeding fifty-two consecutive weeks, the weekly indemnity.

ARTICLE 2. ILLNESS FOLLOWING CONFINEMENT IN HOUSE.—If the insured is confined in the house and disabled within the terms of the preceding article and if continuously thereafter the illness causing the said confinement in the house totally disables and prevents the insured (but not necessarily to the extent of confining him in the house) from performing any and every kind of duty pertaining to his occupation, the Company will pay the insured for the period of said disability, if any, subsequent to the said confinement in the house and within fifty-two weeks from the beginning of the said confinement half the weekly indemnity and after the said fifty-two weeks so long as the insured lives and continuously suffers said disability defined in this article, the Company will pay the insured one-quarter of the weekly indemnity.

ARTICLE 3. BLINDNESS OR PARALYSIS FROM ILLNESS.—If any illness contracted by the insured during the term specified in part 2 of the insuring clause, and not hereinafter excepted, results during the said term in the irrecoverable loss of the sight of both eyes, or in permanent paralysis whereby the insured during the said term irrecoverably loses the entire use of both hands, or both feet, or one hand and one foot; and if the insured, on account of the said loss of sight or one of the said losses resulting from permanent paralysis—(1) is permanently unable to engage in any work or occupation for wages or profit; and (2) survives for the period of one year, the said loss of sight or one of the said losses resulting from permanent paralysis; and (3) at the end of the said period of one year is declared by medical authority satisfactory to the Company to have irrecoverably lost the sight of both eyes or the entire use of both hands or both feet or one hand and one foot, and to be permanently unable to engage in any work or occupation for wages or profit by reason of the said loss of sight or one of the said losses resulting from permanent paralysis: the insured may elect to receive, in lieu of all other indemnity under this policy except surgeon's fees or hospital charges to which he may be entitled, half the principal sum.

ARTICLE 4. INDEMNITY IF QUARANTINED.—If the insured is quarantined during the term specified in part 2 of the insuring clause, by order of the civil authorities, because of an infectious or contagious disease, and by reason of said quarantine is prevented from performing any and every kind of duty pertaining to his occupation: the Company will pay the insured for a period not exceeding ten weeks during which the insured is continuously quarantined the weekly indemnity.

ACCIDENT INDEMNITIES.

ARTICLE 5. TOTAL DISABILITY.—If the insured suffers total disability, the Company will pay the insured so long as he lives and suffers said total disability the weekly indemnity.

ARTICLE 6. PARTIAL DISABILITY.—If the insured suffers partial disability, the Company will pay the insured for the period of such partial disability, not exceeding twenty-six weeks, a percentage of the weekly indemnity before specified, to be determined upon the extent of the disability, but not less than 25 per cent. nor greater than 90 per cent.

ARTICLE 7. DEATH.—If the insured suffers total disability, and if, during the period of said total disability, the insured suffers death as the direct result of the bodily injury causing the said total disability; or, if within ninety days from the date of the accident, irrespective of total disability, the insured suffers death: the Company will pay the beneficiary the principal sum, and, for the period between the date of the accident and the date of death, an additional sum of the weekly indemnity.

ARTICLE 8. OPTIONAL INDEMNITY.—Or, if the insured suffers total disability and if, during the period of said total disability and within two hundred weeks from the date of the accident, the insured suffers, as the direct result of the bodily injury causing the said total disability and independently and exclusively of all other causes, one of the injuries defined in the Schedule of Injuries; or, if within ninety days from the date of the accident, irrespective of total disability, the insured suffers in like manner one of the said injuries—the insured may elect to receive the amount of indemnity set opposite said injury in the said schedule, together with the weekly indemnity for the period between the date of the accident and the date that the insured suffers the injury defined in the said schedule, in lieu of all other indemnity under this policy except surgeon's fees and hospital charges to which he may be entitled: provided that written notice of his election is given to the Company at its home office in Chicago, Illinois, within thirty days from the date that the insured suffers any injury defined in Section 1 of the said schedule and within ten days from the date that the insured suffers any injury defined in Section 2 of the said schedule; provided further that not more than one of the said amounts so named shall be payable under this article for bodily injuries resulting from one accident.

ARTICLE 9. DOUBLE INDEMNITIES.—The amounts specified in articles 5 to 8 shall be doubled, if the bodily injury is sustained by the insured—(1) while in a passenger elevator (excluding elevators in mines); (2) while in or on a public conveyance (including the platform, steps, or running-board thereof) provided by a common carrier for passenger service; (3) in consequence of the burning of a building while the insured is therein; (4) in consequence of a stroke of lightning; (5) in consequence of the collapse of the outer walls of a building while the insured is therein; (6) in consequence of the explosion of a steam boiler when such explosion causes the destruction of such boiler; (7) in consequence of a cyclone or tornado.

ARTICLE 10. ACCUMULATIVE PROVISION.—Each consecutive full year's renewal of this policy, if the premium be paid annually in advance, will add ten per cent. to the respective sums payable hereunder in case of accidental death of the insured or for dismemberment or loss of sight as provided in Section 1 of the Schedule of Injuries; if paid other than annually in advance, by five per cent., until, in either case, according as paid, fifty per cent. is thus added. Thereafter, so long as the policy is maintained in force, the insurance shall be for the sums mentioned for death, dismemberment or loss of sight plus the accumulations; but such increase shall not be made on any amount payable for weekly indemnity for total or partial disability or for any sum payable for disability intervening between the date of the accident and the date of death, dismemberment or loss of sight.

ARTICLE 11. SUNSTROKE, FREEZING, HYDROPHOBIA, ASPHYXIATION.—Any one of the following, namely—sunstroke, freezing, hydrophobia, asphyxiation—suffered through accidental means (excluding suicide, sane or insane, or any attempt thereat, sane or insane) shall be deemed a bodily injury within the meaning of this policy.

ARTICLE 12. BLOOD POISONING.—Blood poisoning resulting directly from a bodily injury shall be deemed to be included in the said term, bodily injury.

ACCIDENT OR ILLNESS INDEMNITIES.

ARTICLE 13. HOSPITAL CHARGES.—If a bodily injury or an illness, for which indemnity is payable under this policy, is suffered by the insured, and if on account of said bodily injury or illness, and within ninety days from the date of the accident or inception of illness, the insured is removed to a regularly incorporated hospital, the Company, provided that no claim is made under Article 14, will pay the insured (in addition to the indemnity payable for said bodily injury or illness) for the period, not exceeding ten weeks, during which the insured is necessarily confined in the said hospital, the amount expended by him weekly on account of the hospital charges, not exceeding half the weekly indemnity.

ARTICLE 14. SURGEON'S FEES.—If a bodily injury or an illness, for which indemnity is payable under this policy, is suffered by the insured, and if on account of said bodily injury or illness, and within ninety days from the date of the accident or inception of illness, the insured undergoes a surgical operation named in the Schedule of Operations set forth hereon, the Company will pay the insured, in addition to the indemnity payable for said bodily injury or illness, the sum set opposite such operation in said schedule; provided that not more than one of the said amounts so named shall be payable for one illness or for bodily injuries resulting from one accident.

ARTICLE 15. SURGEON'S FEES FOR NON-DISABLING INJURIES.—Or, if the insured sustains a bodily injury that does not disable him or entitle him to any indemnity under this policy, but on account of said bodily injury he receives immediate medical or surgical treatment by a physician or a surgeon, the Company, provided that the bill of the attending physician or surgeon duly receipted is filed with the Company within thirty days from the date of the accident, will reimburse the insured for the amount expended by him

on account of such medical or surgical treatment, not exceeding the weekly indemnity.

ARTICLE 16. BENEFICIARY INSURANCE.—If one person and only one is named as beneficiary in the Schedule of Warranties, and while such person is over eighteen and under sixty years of age, is in sound condition, mentally, and physically, and is a person other than the insured, then and not otherwise such beneficiary is hereby insured, as provided in Sections 1, 2 and 3 of this article and subject to the general provisions of this policy against bodily injury sustained by such beneficiary in consequence of the burning of a building while such beneficiary is therein; or while such beneficiary is in a passenger elevator (excluding elevators in mines); or while such beneficiary is in or on a public conveyance (including the platform steps, or running-board thereof) provided by a common carrier for passenger service: (1) If the bodily injury so sustained is either named in the Schedule of Injuries set forth hereon, or, within ninety days from the date of the accident, results directly, independently and exclusively of all other causes, in an injury named in said schedule, the Company will pay such beneficiary the sum set opposite said injury in said schedule, but not more than one amount shall be payable under this article for bodily injuries resulting from one accident; (2) or, should such accident sustained as aforesaid not result in an injury named in said Schedule of Injuries, but shall, independently of all other causes and from date of accident, totally and continuously disable and prevent the said beneficiary from attending to any and every kind of business or labor, the Company will pay said beneficiary while so disabled, for a period not exceeding ten consecutive weeks, three-fifths of the weekly indemnity. (3) or, if said bodily injury, within ninety days from the date of the accident, results in death, the Company will pay to the insured the principal sum. If such beneficiary is also covered under a similar clause in any other policy or policies issued by the Company, such beneficiary, the insured, or the executors or administrators of the beneficiary, must elect under which policy all claims on account of bodily injuries to or the death of the beneficiary shall be made; and the Company shall in no event be liable on account of any such bodily injuries or death under more than one policy unless an endorsement is added hereto modifying this provision.

ARTICLE 17. SURGEON'S FEES FOR BENEFICIARY.—If a bodily injury for which indemnity is payable under the preceding article is received by the beneficiary therein designated, and if on account of the said bodily injury and within ninety days from the date of the accident, the said beneficiary undergoes a surgical operation named in the Schedule of Operations set forth hereon, the Company will pay said beneficiary, in addition to the indemnity granted by the preceding article, one-half the sum set opposite such operation in the said schedule; provided that not more than one of the said amounts so named shall be payable under this article for bodily injuries resulting from one accident.

SPECIAL PROVISIONS.

ARTICLE 18. INDEMNITY PAYABLE QUARTERLY.—If the insured suffers total disability for a period exceeding three months, the weekly indemnity to which the insured may be entitled under this policy for any part of the entire period of total disability (provided that such part is not less than three months) shall be payable upon the insured's filing affirmative proof of total disability and of the duration thereof for each part of the entire period for which claim is made. Proofs covering the entire period of total disability must be filed as hereinafter set forth.

ARTICLE 19. DEATH INDEMNITY PAYABLE TO BENEFICIARY OR INSURED'S ESTATE.—In the event of the insured's death prior to the payment of any indemnity to which the insured may have become entitled under this policy, such indemnity shall be paid by the Company to the beneficiary. In the event of the death of the beneficiary prior to the death of the insured, any indemnity payable under this policy to the beneficiary on account of the insured's death shall be paid to the executors or administrators of the insured.

GENERAL PROVISIONS.

ARTICLE 20. Written notice of an accident on account of which a claim may be made hereunder must be given to the Company at its home office in Chicago, Ill., as soon as may be reasonably possible, together with full particulars thereof and the full name and address of the insured. Like notice of bodily injury or death or commencement of illness on account of which a claim is to be made must be given to the Company in like manner. Affirmative proofs in writing must be filed with the Company as follows:

SECTION 1. ACCIDENT CLAIMS.—Affirmative proofs of death, dismemberment, loss of sight, total disability or partial disability and the duration of total disability or partial disability, must be filed with the Company within two months from the time of death or of dismemberment or of loss of sight or of the termination of the period of total disability or partial disability for which claim is made.

SECTION 2. SURGEON'S FEES OR HOSPITAL CHARGES.—Affirmative proofs of a surgical operation, or of hospital charges must be filed with the Company within three months from the date of the operation or of the beginning of the confinement in a hospital.

SECTION 3. HEALTH CLAIMS.—Affirmative preliminary proofs of blindness or paralysis must be filed with the Company within two months from the date of the beginning of blindness or paralysis. Affirmative final proofs of blindness or paralysis must be filed with the Company within twelve months after the filing of the preliminary proofs. Affirmative proofs of disability on account of illness or quarantine and the duration thereof must be filed with the Company within two months from the date of the termination of the period of disability for which claim is made.

ARTICLE 21. Legal proceedings for recovery hereunder shall not be brought before the expiration of three months from the date of filing final proofs at the Company's home office, nor brought at all unless begun within one year from the date specified herein for filing final proofs. If any limitation set forth in this and the preceding article is prohibited by the statutes of the state in which this policy is issued, the said limitation shall be con-

sidered to be amended to agree with the minimum period of limitation permitted by such statutes.

ARTICLE 22. Any medical adviser of the Company shall be allowed to examine the person or body of any person insured by this policy, in respect to any alleged bodily injury, disability, or cause of death, as often and in such manner as he requires, and he shall also have the right and opportunity to make an autopsy in case of death.

ARTICLE 23. No recovery shall be had under more than one provision of this policy on account of one accident to the insured or of one illness suffered by the insured, except as provided in Articles 2, 6, 13 and 14. No recovery shall be had on account of disability from illness for any period of time for which the insured is entitled to weekly indemnity on account of a bodily injury. Any claim shall be subject to proof of insurable interest. Failure to comply with any of the provisions of this policy shall render invalid any claim under this policy.

ARTICLE 24. The consent of the beneficiary shall not be requisite to a surrender or to an assignment of this policy, or to a change of beneficiary or to any other change in the policy. No assignment of interest under this policy shall bind the Company unless the written consent of the Company is endorsed hereon by the president, the vice-president, or one of the secretaries of the Company.

ARTICLE 25. The terms, bodily injury, total disability, partial disability, and death, are defined in the insuring clause, and as so defined shall be understood wherever used in this policy.

ARTICLE 26. No erasure or change appearing on this policy as originally printed, and no change or waiver of any of its terms or conditions or statements, whether made before or after the date of this policy shall be valid unless set forth in an endorsement added hereto and signed by the president, the vice-president, or one of the secretaries of the Company. Notice given to or the knowledge of any agent or any other person, whether received or acquired before or after the date of this policy, shall not be held to waive any of the terms or conditions or statements of this policy, or to preclude the Company from asserting any defense under said terms, conditions, and statements, unless set forth in an endorsement added hereto and signed by one of the said officers.

ARTICLE 27. Without prejudice to the rights of the insured as respects anything that has occurred during the time the policy has been in force, the Company may cancel this policy at any time by a written notice stating when the cancellation is effective, served on the insured, or sent by registered mail to the insured at the address set forth in the Schedule of Warranties. In case of cancellation the unearned portion of the premium shall be returned to the insured, and the Company's check served on the insured, or sent by registered mail to the insured at the said address, shall be a sufficient tender.

ARTICLE 28. This policy does not cover—(1) any illness contracted while the insured is engaged in military or naval service in time of war; (2) any illness for which the insured is not treated by a licensed physician; (3) women except as beneficiary; (4) any illness contracted or suffered outside the limits of the United States, Canada, and Europe, or in Alaska or the insular possessions of the United States.

ARTICLE 29. This policy is issued in consideration of the premium and of the statements which are set forth hereon in the Schedule of Warranties which are made a part hereof and which the insured makes and warrants to be true by the acceptance hereof, and policy is subject to the conditions and provisions herein contained and endorsed hereon.

ARTICLE 30. The insurance under this policy will be in force only for the term mentioned in Schedule of Warranties, or the last renewal receipt.

ARTICLE 31. This policy does not cover death within its terms and provisions following the commission by the insured of either defalcation, forgery or embezzlement.

ARTICLE 32. The beneficiary insurance provided under Article 16 hereof shall be void should said beneficiary become deaf, dumb, blind, or a cripple.

ARTICLE 33. If the insured is injured fatally or otherwise in any occupation classed by the Company as more hazardous than that stated at the foot of the Schedule of Warranties, the Company's liability shall not exceed such proportion of the principal sum or other indemnity under this policy as the premium paid by him will purchase at the rates fixed by the Company for such increased hazard.

In witness whereof, The North American Accident Insurance Company, by its president and secretary, has executed and attested these presents, but the same shall not be binding upon the Company unless countersigned by a duly authorized and commissioned agent of the Company.

SCHEDULE OF INJURIES.

SECTION 1.—The amounts stated in the following Schedule of Injuries are payable under this policy if issued for five thousand dollars, principal sum, proportionate amounts being payable if the policy is issued for a larger or smaller principal sum. Dismemberment by actual separation at or above the wrist joints or ankle joints of both hands or both feet, \$5000; one hand and one foot, \$5000; one hand or one foot, \$2500; one hand and the irrecoverable loss of the sight of one eye, \$5000; one foot and the irrecoverable loss of the sight of one eye, \$5000. Irrecoverable loss of the sight of both eyes, \$5000; one eye, \$2500.

SECTION 2.—Dismemberment of fingers, one or more entire, \$160; toes, one or more entire, \$200; Complete hernia, \$80. Complete dislocation of shoulder, \$60; elbow, \$100; wrist, \$120; hip, \$300; knee, \$160; foot, two or more bones, not toes, \$160; ankle, \$160; toes, two or more, \$60; fingers, two or more, \$60. Complete fracture of skull, both tables, \$320; lower jaw, \$80; collar bone, \$160; pelvis, \$240; thigh shaft, \$300; leg, tibia and fibula, \$200; knee cap, \$200; upper arm, humerus, \$160; forearm, both ulna and radius, \$160; forearm, either ulna or radius, \$80; ribs, two or more, \$100; foot, two or more bones, not toes, \$120; hand, two or more bones, not fingers, \$120; toes, two or more, \$100; fingers, two or more, \$100.

IDENTIFICATION.—The Company makes a complete registry of its clients in the accident and health departments. Upon receipt of the premiums for this policy it will issue and transmit to the insured a certificate of identification wherein it is agreed that if the insured, by reason of injury or illness, is physically unable to communicate with friends, the Company, upon receipt of a telegram or other message giving the number of the certificate (which is carried by the insured in a leather identification card case which the Company provides for the purpose), will immediately transmit to his relatives or friends any information respecting him and will defray all expenses necessary to put the insured in the care of friends provided such expense shall not exceed the sum of one hundred dollars (\$100).

ACCUMULATIONS.—For loss of life (principal sum of policy), or both hands by severance at or above the wrist, or both feet at or above the ankle, or one hand and one foot by severance at those places, or entire sight of both eyes, if irrecoverably lost, or one hand and the irrecoverable loss of the sight of one eye, or one foot and the irrecoverable loss of the sight of one eye, \$5000, value with accumulations, \$7500; either hand by severance at or above the wrist, or either foot by severance at or above the ankle, or entire sight of one eye, if irrecoverably lost, \$2500, value with accumulations, \$3,750.

SCHEDULE OF OPERATIONS.—Opening the abdominal cavity (laparotomy) for—appendicitis or any operation on any organ (tapping excluded), \$100. Fixation or removal of kidney, \$100. Tapping of abdomen or bladder, \$25. Rectal operations, excision or ligation of hemorrhoids (internal or external), \$25; operation for prolapsed rectum, \$25; operation for fistula in ano, \$25; excision of rectal polypus, \$25; excision of or colostomy for malignant rectal growth, \$100. Any cutting operation on bladder (excluding tapping), \$100. Ligation of artery for aneurism, \$50. Ligation or excision of varicose veins, \$25. Acupressure, ligation, or excision for varicocele, \$25. Bronchotomy, thyrotomy, laryngotomy, laryngo-tracheotomy, or tracheotomy, \$50. Esophagotomy, \$100. Incision of—abscess, boil, felon, or carbuncle, \$5. Minor operation on—eye, ear, nose, or throat, \$10. Removal of ingrowing toe nail, \$10. Incision and curetting cystic tumor of tendon sheath, \$15. Incision or excision of hydrocele sac, or tapping same, \$25. Extirpation of—benign tumor, \$15; malignant tumor, \$50. Sequestromy (removal of dead bone), \$35; Skull trephining, \$100. Curetting for bone ulcer, \$15. Operation for mastoiditis, \$50. Incision for—synovitis (inflammation of the lining membrane of a joint), \$25. Injection of—anti-tetanic serum into frontal lobe of brain, \$100. Amputation of—foot, hand, or forearm, \$25; leg, at or below knee, \$50; arm above elbow, \$50; thigh, \$100; fingers, one or more entire, \$10; toes, one or more entire, \$25. Reduction of dislocation of—shoulder, elbow, hip, knee, or ankle, \$25; wrist or jaw, \$15; fingers, one or more, \$10. Excision of—shoulder, hip, or knee-joint, \$100; elbow, wrist or ankle-joint, \$50. Reduction of fracture of—nose, lower jaw, collar bone, or shoulder blade, \$25; breast bone, \$10; rib or ribs, \$10; upper arm, \$35; forearm, one or both bones, \$25; wrist or hand, \$15; fingers, one or more, \$10; pelvis or sacrum, any of the bones of, \$50; coccyx, \$10; thigh, \$75; knee cap, \$50; leg bones, one or both, \$50; foot, two or more bones, not toes, \$15; toes, one or more, \$10. Removal of shot or bullet, \$25. Any cutting operation for—the radical cure of the reducible, irreducible, or strangulated forms of abdominal hernia, \$100. Suturing wounds, \$5.

POLICY FORM—"REAL."

MONTHLY ACCIDENT INDEMNITY, \$60. MONTHLY PREMIUM, \$1.50.
MONTHLY SICKNESS INDEMNITY, \$50. POLICY FEE, \$5.00.

North American Accident Insurance Company, Chicago, Ill. (hereinafter called the Company), in consideration of the agreements and statements contained in the application herofor, a copy of which application is endorsed hereon and made a part of this contract, the payment of the policy fee of five dollars, the payment of the premium of one dollar and fifty cents on or before the first day of January, 1915, and the further payment of last-mentioned sum on or before the first day of February thereafter, does hereby insure John Doe (herein called the insured) by occupation bookkeeper, in Class AA of said Company and subject to the agreements, limitations and provisions of this policy and those endorsed hereon, promises to pay benefits as hereinafter set forth for loss resulting from accident or sickness:

(a) **ACCIDENT INDEMNITY.**—In the event that the insured, while this policy is in force, shall sustain personal bodily injury, which is effected directly and independently of all other causes through external, violent and purely accidental means and which injury causes at once total and continuous inability to engage in any and every kind of business or labor (suicide, sane or insane not included), the Company will pay:

(b) **SPECIFIC TOTAL LOSSES.**—If any one of the following specific total losses shall result solely from injuries described in paragraph (a), within ninety days from date of accident, the Company will pay, in lieu of any other indemnity: For loss of life, or both hands by severance at or above the wrist, or both feet by severance at or above the ankle, or one hand and one foot by severance at those places, or entire sight of both eyes, if

irrecoverably lost, the principal sum; either hand by severance at or above the wrist, or either foot by severance at or above the ankle, one-half the principal sum; entire sight of one eye, if irrecoverably lost, one-third of the principal sum.

(c) **TOTAL ACCIDENT INDEMNITY.**—For total loss of time resulting necessarily and solely from injury as described in paragraph (a) an Accident Indemnity of sixty dollars per month or at that rate for any proportionate part of a month shall be paid to the insured for such period of continuous total loss of time not exceeding twenty-four months. And if the insured is disabled within the terms of said paragraph (a) the Company will pay the insured for the period of said disability, if any, subsequent to the said twenty-four months and within thirty-six months from the beginning of said disability one-half the monthly accident indemnity. And after said thirty-six months, so long as the insured lives and continuously suffers said disability defined in paragraph (a) the Company will pay the insured one-fourth the monthly accident indemnity.

(d) **ACCIDENT INDEMNITY—PARTIAL LOSS OF TIME.**—Or if injury shall not at once totally and continuously disable the insured and prevent him from engaging in any and every kind of business or labor, but shall within thirty days thereafter totally disable him, or shall, either at once after the injury or at once after a period of total disability, prevent the insured from performing one or more of his important daily duties, the Company will pay as indemnity for partial loss of time and for a period not exceeding six consecutive months one-half the monthly accident indemnity.

(e) **DOUBLE INDEMNITIES.**—If the injury as above described is sustained by the insured while riding (1) as a passenger within the enclosed part of any railway passenger-car provided for the exclusive use of passengers, and propelled by steam, cable, compressed air or electricity, or (2) as a passenger on board a steam vessel licensed for the regular transportation of passengers, and such injury shall be due directly to or in consequence of the wrecking of such car or vessel; or (3) by a stroke of lightning; or (4) by the burning of a dwelling, hotel, theater, club house, lodge room, school building, office building, store, or barn, while the insured is therein and in which the insured may be burned by fire or suffocated by smoke, the insured not acting as a volunteer or paid fireman; or (5) by a cyclone or tornado causing the destruction of a building mentioned in Section (4) of this paragraph (e) while the insured is therein, then the Company will pay double the indemnity otherwise payable as above.

(f) **ADDITIONAL INDEMNITY FOR SURGICAL OPERATIONS.**—If a bodily injury, for which indemnity is payable under this policy, is suffered by the insured, and if on account of said bodily injury, and within ninety (90) days from the date of the accident, the insured undergoes a surgical operation named in the Schedule of Operations set forth hereon, the Company will pay the insured, in addition to the indemnity payable for said bodily injury, the sum set opposite such operation (the first) in said schedule, provided that not more than one of the said amounts so named shall be payable for bodily injuries resulting from one accident.

(g) **SICKNESS INDEMNITY.**—In the event that the insured shall suffer from any bodily sickness or disease, not hereinafter excepted, which is contracted and begins after this policy has been maintained in continuous force and without default in the payment of premium for thirty consecutive days, after the date of this policy, the Company will pay fifty dollars per month or that rate for any proportionate part of a month for the number of consecutive days, not exceeding six months, that the insured, by reason of such sickness, shall be totally and continuously disabled from engaging in any and every kind of business or labor and be necessarily and continuously confined within the house, and therein be regularly visited by a legally qualified physician.

(h) And if this policy shall have been maintained in force in the manner provided in paragraph (g) the Company will pay at one-half said monthly rate for such period, not exceeding one month, as the insured, by reason of a non-confining sickness, or by reason of convalescence from a confining sickness, shall be totally and continuously disabled from engaging in any and every kind of business or labor and be under the regular care of a legally qualified physician, although not confined within the house; provided that the combined period for which indemnity is payable for sickness shall not exceed six months as the result of any one sickness.

(i) **FULL INDEMNITY FOR TOTAL DISABILITY CAUSED BY BOILS, CARBUNCLES OR FELONS.**—In case the insured by reason of disability caused by boils, carbuncles or felon be prevented from engaging in any and every kind of business or labor, the Company will pay at the rate and in the manner provided in paragraph (g) for the period therein mentioned, although insured may not be confined continuously within the house.

(j) **HOSPITAL BENEFITS.**—If an illness for which indemnity is payable under paragraph (g) of this policy, is suffered by the insured, and if on account of said illness and within ninety days from the date of the inception of said illness, the insured is removed to a regularly incorporated hospital, the Company will pay the insured in addition to the indemnity payable for said illness for the period, not exceeding two months, during which the insured is necessarily confined in the said hospital, the amount expended by him monthly on account of said hospital charges, not exceeding in any case one-half the amount payable under said paragraph (g).

(k) **TEN PER CENT. INCREASE.**—If a full year's premium for this policy shall have been paid annually in advance, ten per cent. shall be added to the indemnities payable hereunder (paragraphs (b) and (e) excepted) on any claim arising within the year for which the premium has been so paid in advance.

(l) **SIXTY PER CENT. ACCUMULATION.**—Each consecutive month which this policy shall be carried without default in the payment of premium therefor shall add one per cent. to the indemnities payable under paragraph (b), but the total of such additions shall never exceed sixty per cent.

(m) **GENERAL PROVISIONS.**—In event of a loss hereinbefore designated as a total loss, no claim shall exist for compensation other than that specifically provided for such total loss, and in no event shall the Company be liable under paragraph (b) entitled

"Specific Total Losses" for more than one of the losses named therein, nor under (c)—(d) and (g)—(h)—(i) for the same period of disability.

(n) The insurance hereunder does not cover any loss caused or contributed to by venereal disease or condition not common to both sexes; while in military or naval service in time of war; while intoxicated; while engaged in balloon ascension or aerial navigation; while racing; as the result of the intentional act of any person; or, suicide, or an attempt thereat, while sane or insane.

(o) Indemnity will not accrue hereunder in excess of the time the insured is, by reason of injury or illness, under the professional care and regular attendance of a legally qualified physician or surgeon. If the insured is disabled by injury or illness for more than thirty days he or his representative shall furnish the Company, every thirty days, or as near thereto as may be reasonably possible, with a report in writing from his attending physician or surgeon, fully stating the condition of the insured and the probable duration of disability.

(p) This policy, provided the premium has been paid to the Company or its authorized agent, shall take effect on the date hereof at noon, standard time of the place of residence of insured, and shall continue in force only so long as the premiums required hereon are paid on or before noon of the first day of each month in advance, without notice, to the Company, at its home office in Chicago, Illinois, or to the person designated by the Company in writing to receive them, provided that the payment of any premium after the date when it shall have become due shall not continue this insurance to a date later than the date for the payment of the next monthly premium, nor shall the acceptance of any premium after it is due be construed as a waiver of any of the rights of the Company under this contract. The acceptance of any renewal premium shall be optional with the Company. Failure to comply with any of the terms of this policy shall invalidate any and all claims hereunder.

(q) No assignment of this policy or change of beneficiary hereunder and no waiver or alteration of any of its provisions shall be valid unless an endorsement shall be attached hereto as provided by Standard Provision number 2.

This policy covers injuries received only within the civilized limits of the globe, including travel by common lines of passenger conveyance, and disability due to disease contracted and suffered within the limits of the United States or Canada.

(r) No provision of the charter or by-laws of the Company not incorporated in full herein shall avoid the policy or be used in evidence in any legal proceeding.

FOR STANDARD PROVISIONS SEE PAGE 11.

SCHEDULE OF OPERATIONS.—The amounts stated in the following Schedule of Operations are payable under this policy if issued for \$50 Monthly Accident Indemnity. Proportionate amounts being payable if the policy is issued for a larger or smaller monthly accident indemnity. Amputation of—foot, hand or forearm, \$25; leg, at or below knee, \$25; arm above elbow, \$25; thigh, \$50; toes, one or more entire, \$12.50; fingers, one or more entire, \$5; enucleation of eye, \$20 (operation for removal of eye).

IDENTIFICATION.—Upon receipt of an annual premium under this policy the Company will issue and transmit to the insured a certificate of identification wherein it is agreed that if the insured, by reason of injury or illness, is physically unable to communicate with friends, the Company, upon receipt of a telegram or other message giving the number of the certificate (which is carried by the insured in a leather identification card case which the Company provides for the purpose), will immediately transmit to his relatives or friends any information respecting him and will defray all expenses necessary to put the insured in the care of friends provided such expense shall not exceed the sum of fifty dollars (\$50).

The Ocean Accident and Guarantee Corp., Ltd., OF LONDON, ENGLAND.

Commenced Business 1869.

United States Head Office, New York City
WILLIAM J. GARDNER, United States Manager

The Ocean Accident and Guarantee Corporation issues Straight, Combination, Death and Dismemberment, Health and Disability policies.

The Straight Accident policy, in addition to the usual fixed indemnities for death, dismemberment and loss of sight, provides a five per cent accumulation and a schedule of elective indemnities. The premium for this policy is \$4 per \$1000.

The Triple Death and Dismemberment policy carries double and triple indemnity and additional monthly payment clauses. The losses are payable if suffered within twelve months. The premium for this policy is \$3 per \$1000 to Select and Preferred risks.

The Health policy—"The General" covers all diseases from one day to fifty-two weeks. The policy contains a schedule of surgical fees. The premium for this policy is \$7 for each \$5 of weekly indemnity.

The corporation issues a Disability policy, the "Premier Disability" which is a combination of the Premier Accident and General Health. The premium for the disability form is \$12 per \$1000, ages 18 to 50, and \$14 per \$1000, ages 51 to 60.

POLICY FORM—"ATLAS ACCIDENT"

PRINCIPAL SUM, \$5000.

WEEKLY INDEMNITY, \$30.

ANNUAL PREMIUM, \$25.

The Ocean Accident and Guarantee Corporation, Limited, in consideration of the premium and of the statements contained in the application a copy of which is endorsed hereon and made a part hereof, and subject to the definitions, provisions and limitations, as conditions hereinafter contained, hereby insures John Doe of New York, occupation accountant, the person named in the application against loss or disability resulting directly, independently and exclusively of all other causes from bodily injuries effected solely through accidental means—suicide while sane or insane is not covered—in the amounts hereinafter specified.

SECTION 1. FIXED INDEMNITIES.—(a) If such injuries shall result in any of the losses enumerated in this section within twelve months from the date of the accident, the Corporation will pay for such loss a fixed indemnity as follows:

For loss of life, or both hands, or both feet, or one hand and one foot, or sight of both eyes, or one hand and sight of one eye, or one foot and sight of one eye, the principal sum. Either arm or leg, three-fifths the principal sum. Either hand, or either foot, or sight of one eye, one-half the principal sum. Thumb and index finger of either hand, one-third the principal sum.

(b) If such injuries shall immediately, continuously and completely disable and prevent the insured from performing any and every business duty, and at any time during the period of such disability shall result in any of the above losses, the Corporation will pay the fixed indemnity specified therefor, and in addition thereto will pay the weekly indemnity hereafter provided for the period between the date of the injury and the date of the loss.

SECTION 2. WEEKLY INDEMNITIES.—Or, if such injuries shall result in disability, either total or partial, the Corporation will pay a weekly indemnity as follows: Total disability—for the period thereof, the weekly indemnity above specified. Partial disability—fifty per cent of rate for total disability for not exceeding 52 consecutive weeks. No payment of weekly indemnity shall be made in case of any loss enumerated in Section 1, except as therein provided.

SECTION 3. ELECTIVE INDEMNITIES.—If such injuries are named in the "Schedule of Injuries" endorsed hereon, the insured may elect to receive the amount of indemnity provided in said schedule, in lieu of all weekly indemnity payable, if written notice of such election is received at the American Head Office of the Corporation within twenty days from the date of the accident; but not more than one such indemnity shall be payable for injuries resulting from any one accident.

SECTION 4. TRAVEL INDEMNITIES.—The fixed indemnities specified in Section 1

shall be trebled if such injuries are sustained (1) while a passenger in or on a public conveyance (including the platform, steps or running board thereof), provided by a common carrier for passenger service; (2) while a passenger in a passenger elevator (excluding mine or freight elevators); (3) in consequence of the burning or collapse of a building while the insured is therein; (4) by the explosion of a steam boiler. The weekly indemnities specified in Section 2 shall in any such event be doubled.

SECTION 5. ADDITIONAL INDEMNITIES—REIMBURSEMENT FOR HOSPITAL EXPENSE. If the insured is necessarily and continuously confined in a hospital by reason of injuries covered by this policy, the Corporation, in addition to the indemnity otherwise payable, will pay the amount expended for hospital expenses not exceeding fifty per cent of the single weekly indemnity specified in Section 2 for each week that the insured is so confined, but for not more than ten consecutive weeks.

INDEMNITY FOR SURGICAL OPERATIONS.—If such injuries, within ninety days from the date of the accident, shall necessitate a surgical operation specifically named in the "Schedule of Operations" endorsed hereon, and the same shall be performed, the Corporation, in lieu of reimbursement for hospital expenses, will pay as provided in said schedule in addition to the indemnity otherwise payable; but payment shall not be made for more than one operation necessitated by any one accident.

REIMBURSEMENT FOR GRADUATE NURSE EXPENSE.—In lieu of any sum payable for reimbursement for hospital expense or indemnity for surgical operations, the Corporation, in addition to the indemnity otherwise payable, will pay the amount expended each week for graduate nurse, not exceeding fifty per cent of the single weekly indemnity provided in Section 2, but for not more than ten consecutive weeks.

SURGICAL INDEMNITY FOR MINOR INJURIES.—If such injuries do not result in total or partial disability or necessitate any surgical operation named in the "Schedule of Operations," but do necessitate medical treatment, the Corporation, upon presentation of receipted physician's bill, will pay the amount expended for such treatment, but for not exceeding one week's single indemnity.

SPECIAL INDEMNITY.—Sunstroke, freezing, hydrophobia, asphyxiation, or septicæmia resulting from such injuries shall be deemed to be covered by this policy.

IDENTIFICATION.—If the insured by reason of such injuries shall be physically unable to communicate with relatives or friends, the Corporation, immediately upon receipt of advices giving the number of this policy, will transmit to his relatives or friends information concerning him, and will defray all expense (not exceeding one hundred dollars) necessary for placing him in their care.

DEFINITIONS OF TERMS AS USED IN THIS CONTRACT.—LOSS OF LIFE.—Death occurring from such bodily injuries within twelve months after the accident or as extended in paragraph (b) of Section 1.

LOSS OF HAND OR HANDS, OR LOSS OF FOOT OR FEET, OR LOSS OF THUMB AND INDEX FINGER.—The actual severance thereof at or above the proximal joints, within twelve months after the accident or as extended in paragraph (b) of Section 1.

LOSS OF ARM OR LEG.—The actual severance thereof at or above the elbow or knee within twelve months after the accident, or as extended in paragraph (b) of Section 1.

LOSS OF SIGHT OF EYE OR EYES.—Permanent total blindness thereof beyond remedy by surgery or other means, and occurring within twelve months after the accident or as extended in paragraph (b) of Section 1.

TOTAL DISABILITY.—Continuous and complete disablement occurring immediately after the accident, and which prevents the insured from performing any and every business duty.

PARTIAL DISABILITY.—Disablement immediately following the accident—or immediately following total disability—which prevents the insured from performing some material part of his business duty or duties.

FOR STANDARD PROVISIONS, SEE PAGE 11.

ADDITIONAL PROVISIONS

21. If this policy shall be assigned, a copy of such assignment shall be given, within thirty days, to the Corporation, which shall not be responsible for its validity.

22. Not more than one fixed indemnity shall be payable as the result of any one accident and such payment shall terminate the policy.

23. The limit of liability expressed in Standard Provision No. 19 refers to the original principal sum provided by the policy or policies issued by this Corporation to the insured. The limit stated does not include increasing benefits of said policy or policies.

24. In event of the death of the insured any accrued weekly indemnity for injuries covered hereby shall be payable to the beneficiary if surviving the insured, and otherwise to the estate of the insured.

25. The insurance hereunder shall not cover any loss or disability resulting from or in consequence of war, or from using or being upon any airship or flying device, or resulting directly or indirectly from ptomaine poisoning or disease.

The premium for this contract is twenty-five dollars; and the contract is made for a term of twelve months, from noon of the first day of January 1915, standard time of the place where it is countersigned; but the same shall not be binding upon the Corporation until countersigned by its duly authorized agent.

In witness whereof, the Ocean Accident and Guarantee Corporation, Limited, has caused this contract to be signed by its Manager for the United States.

SCHEDULE OF INJURIES.—The amounts provided in the "Schedule of Injuries" and "Schedule of Operations" are based upon an original principal sum of five thousand dollars; and if the original principal sum specified in this policy is greater or less than five thousand dollars the amounts to be paid shall be increased or reduced proportionately.

For loss of one or more fingers (at least one entire phalanx), \$180; one or more entire toes, \$240. For complete hernia, caused solely and directly by accidental injury, \$84.

For complete dislocation, viz.: of the shoulder, \$120; elbow, \$120; wrist, \$150; hip, \$360; knee, \$180; any bones of foot, \$180; ankle, \$180; two or more toes, \$60; two or more fingers, \$60. For the complete fracture of bones, viz.: of the skull, both tables, \$390; lower jaw, \$90; clavicle (collar bone), \$180; pelvis, \$300; thigh, \$360; leg, \$240; patella (knee cap), \$240; arm between elbow and shoulder, \$360; forearm between the wrist and elbow, \$180; two or more ribs, \$120; foot, \$150; hand, \$150; two or more toes, \$120; two or more fingers, \$120.

POLICY FORM—"PREMIER DISABILITY."

PRINCIPAL SUM, \$5000.

WEEKLY INDEMNITY, \$25.

ANNUAL PREMIUM, \$60.

The Ocean Accident and Guarantee Corporation, Ltd., in consideration of the premium and of the statements contained in the application, a copy of which is endorsed hereon and made a part hereof, and subject to the Definitions, Provisions and limitations, as conditions hereinafter contained,

Hereby insures James Buchanan, of Albany, New York, occupation jeweler, the person named in the application against (a) loss or disability resulting directly, independently and exclusively of all other causes from bodily injuries effected solely through accidental means—suicide while sane or insane is not covered—and (b) against disability from disease or illness, as provided in the following sections:

SECTION 1. FIXED INDEMNITIES.—(a) If such injuries shall result in any of the losses enumerated in this section within twelve months from the date of the accident, the corporation will pay for such loss a fixed indemnity as follows: For loss of life, or both hands, or both feet, or one hand and one foot, or sight of both eyes, or one hand and sight of one eye, or one foot and sight of one eye, the principal sum; either arm or leg, three-fifths the principal sum; either hand or either foot, or sight of one eye, one-half the principal sum; thumb and index finger of either hand, one-third the principal sum. (b) If such injuries shall immediately, continuously and completely disable and prevent the insured from performing any and every business duty, and at any time during the period of such disability shall result in any one of the above losses, the corporation will pay the fixed indemnity specified therefor. The payment of such fixed indemnity shall be in addition to the weekly indemnity payable for total disability as hereinafter provided.

SECTION 2. ADDITIONAL MONTHLY PAYMENTS.—If such injuries shall result in the death of the insured, the corporation will pay to the beneficiary, in addition to the indemnity otherwise payable, an amount equal to one hundred dollars for each one thousand dollars of the original principal sum; or the beneficiary in lieu thereof may elect to receive a monthly income of ten dollars for each one thousand dollars of the original principal sum during the first year following the death of the insured; the first payment to be made upon receipt of satisfactory proof of such death, and to continue each month thereafter until twelve monthly payments shall have been made.

SECTION 3. ACCUMULATIONS.—Each consecutive full year's renewal of this policy, when the premium is paid annually in advance, shall add ten per cent. (and if paid semi-annually in advance five per cent.) to the indemnities provided in Section 1 until such accumulations shall amount to fifty per cent. of said indemnities. Thereafter so long as this policy is continued in force the indemnities payable under said Section shall be the amount of said indemnities plus such accumulations.

SECTION 4. WEEKLY INDEMNITIES.—If such injuries shall result in disability, either total or partial, the corporation will pay a weekly indemnity as follows:

TOTAL DISABILITY.—For the period thereof the weekly indemnity above specified.

PARTIAL DISABILITY.—Fifty per cent. of rate for total disability for not exceeding 30 consecutive weeks.

SECTION 5. ELECTIVE INDEMNITIES.—If such injuries are named in the "Schedule of Injuries" endorsed hereon, the insured may elect to receive the amount of indemnity provided in said schedule, in lieu of all weekly indemnity payable, if written notice of such election is received at the American Head Office of the corporation within twenty days from the date of the accident; but not more than one such indemnity shall be payable for injuries resulting from any one accident.

SECTION 6. DOUBLE INDEMNITIES.—The amounts specified in the preceding Sections shall be doubled if such injuries are sustained (1) while a passenger in or on a public conveyance (including the platform, steps or running board thereof), or in a public cab, provided by a common carrier for passenger service, (2) while a passenger in a passenger elevator (excluding mine or freight elevators), (3) in consequence of the burning or collapse of a building while the insured is therein, (4) by the explosion of a steam boiler.

ADDITIONAL INDEMNITIES.

SECTION 7. REIMBURSEMENT FOR HOSPITAL EXPENSES.—If the insured is necessarily and continuously confined within an incorporated hospital by reason of injuries or disease or illness covered by this policy, the corporation, in addition to the indemnity otherwise payable, will pay hospital expenses for not exceeding the single weekly indemnity specified in Section 4 for each week that the insured is so confined, but for not more than ten consecutive weeks.

INDEMNITY FOR SURGICAL OPERATIONS.—If such injuries or any disease or illness covered hereunder, within ninety days from the date of the accident or commencement of

disability from disease or illness, shall necessitate a surgical operation specifically named in the "Schedule of Operations" endorsed hereon, and the same shall be performed, the corporation, in lieu of reimbursement for hospital expenses, will pay as provided in said schedule in addition to the indemnity otherwise payable; but payment shall not be made for more than one operation necessitated by any one cause of loss or disability.

GRADUATE NURSES' EXPENSES.—In lieu of any sum payable for reimbursement for hospital expenses or indemnity for surgical operations, the corporation, in addition to the indemnity otherwise payable, will pay for each week of graduate nurses' expenses an amount not exceeding the single weekly indemnity provided in Section 4, but for not more than ten consecutive weeks.

SURGICAL INDEMNITY FOR MINOR INJURIES.—If such injuries do not result in total or partial disability or necessitate any surgical operation named in the "Schedule of Operations," but do necessitate medical treatment, the corporation, upon presentation of receipted physician's bill, will pay the amount expended for such treatment, but for not exceeding one week's single indemnity.

SPECIAL INDEMNITY.—Sunstroke, freezing, hydrophobia, asphyxiation, or septicæmia resulting from such injuries shall be deemed to be covered by this policy.

IDENTIFICATION.—If the insured, by reason of such injuries, shall be physically unable to communicate with relatives or friends, the corporation, immediately upon receipt of advices giving the number of this policy, will transmit to his relatives or friends information concerning him, and will defray all expense (not exceeding one hundred dollars) necessary for placing him in their care.

SICKNESS INDEMNITY.

SECTION 8. TEMPORARY DISABILITY.—For the period during which the insured shall be necessarily confined in the house by reason of disease or illness which shall, independently of all other causes, wholly disable and prevent him from performing any and every business duty, the corporation will pay the single weekly indemnity specified in Section 4; and if immediately following such period of total disability and confinement in the house he shall be wholly disabled and prevented from performing any and every business duty, but is not necessarily confined in the house, the corporation will pay one-half the single weekly indemnity specified in Section 4. But no payment under this section shall be made for disability in excess of fifty-two consecutive weeks' duration, nor for disability for which the insured is not treated by a licensed physician.

SECTION 9. PERMANENT DISABILITY.—If the insured shall suffer the entire and irrecoverable loss of (a) the use of both hands of both feet or of one hand and one foot, or (b) the sight of both eyes, as the result of disease or illness contracted during the term of this policy, the corporation upon receipt of satisfactory proof that the insured has been disabled thereby for one year and will thereafter during his life be permanently prevented from engaging in any work or occupation for wages or profit, will pay, in lieu of all other indemnities, an amount equal to one hundred weeks' single weekly indemnity specified in Section 4.

DEFINITIONS.

(For Terms as Used in this Contract).

LOSS OF LIFE.—Death occurring from such bodily injuries within twelve months after the accident or as extended in Paragraph (b) of Section 1.

LOSS OF HAND OR HANDS, OR LOSS OF FOOT OR FEET, OR LOSS OF THUMB AND INDEX FINGER.—The actual severance thereof at or above the proximal joints, within twelve months after the accident or as extended in Paragraph (b) of Section 1.

LOSS OF ARM OR LEG.—The actual severance thereof at or above the elbow or knee within twelve months after the accident, or as extended in Paragraph (b) of section 1.

LOSS OF SIGHT OF EYE OR EYES.—Permanent total blindness thereof beyond remedy by surgery or other means, and occurring within twelve months after the accident or as extended in Paragraph (b) of Section 1.

TOTAL DISABILITY.—Continuous and complete disablement, occurring immediately after the accident, and which prevents the insured from performing any and every business duty.

PARTIAL DISABILITY.—Disablement immediately following the accident—or immediately following total disability—which prevents the insured from performing some material part of his business duty or duties.

FOR STANDARD PROVISIONS SEE PAGE 11

ADDITIONAL PROVISIONS.

21. If this policy shall be assigned, a copy of such assignment shall be given, within thirty days, to the corporation, which shall not be responsible for its validity.

22. Not more than one fixed indemnity shall be payable as the result of any one accident and such payment shall terminate the policy.

23. The limit of liability expressed in Standard Provision No. 19 refers to the original principal sum provided by the policy or policies issued by this corporation to the insured. The limit stated does not include increasing benefits of said policy or policies.

24. In event of the death of the insured any accrued weekly indemnity shall be payable to the beneficiary if surviving the insured, and otherwise to the estate of the insured.

25. Proof of loss under Section 9 of this policy for permanent disability must be furnished to the corporation within ninety days after the expiration of one year from the commencement of said permanent disability.

26. Change of occupation shall not in any manner effect the indemnities provided by Sections 8 or 9.

27. Loss or disability resulting from ptomaine poisoning shall be covered only under Section 8 or 9 of the policy.

28. The corporation shall not be liable for disability resulting from tuberculosis or insanity in excess of six months' duration nor shall reimbursement for hospital expenses contained in Section 7 apply to said diseases.

29. This insurance does not cover a woman, nor injuries fatal or non-fatal resulting from using or being upon any airship or flying device; nor does it cover disability from any disease or illness: contracted within fifteen days from noon of the date of this policy; occasioned by or contracted while engaged in military or naval service; for any period for which the insured has claimed or may claim indemnity on account of injuries suffered by accidental violence; suffered or contracted outside of the limits of the United States of America, Canada or Europe.

SCHEDULE OF INJURIES. (Optional Indemnity. See Section 5.)—The amounts provided in the "Schedule of Injuries" and "Schedule of Operations" are based upon an original principal sum of five thousand dollars; and if the original principal sum specified in this policy is greater or less than five thousand dollars the amounts to be paid shall be increased or reduced proportionately. Ordinary accidents, Section 4. For loss of one or more fingers (at least one entire phalanx), \$150; one or more toes, \$200. For complete hernia, caused solely and directly by accidental injury, \$70. For complete dislocation, viz: Of the shoulder or the elbow, \$100; wrist, \$125; hip, \$300; knee or any bones of the foot, \$150; ankle, \$150; two or more toes or fingers, \$50. For the complete fracture of bones, viz: Of the skull, both tables, \$325; lower jaw, \$75; clavicle (collar bone), \$150; pelvis, \$250; thigh, \$300; leg or the patella (knee cap), \$200; arm between elbow and shoulder, \$300; forearm between the wrist and elbow, \$150; two or more ribs, \$100; foot or the hand, \$125; two or more toes or fingers, \$100.

SCHEDULE OF OPERATIONS.—(Indemnity for surgical operations. See Section 7). Abscess—incision, \$5. Abdomen—cutting into abdominal cavity for diagnosis or treatment of organs therein, \$100. Amputation of entire hand, forearm, or foot, \$25; leg or arm, \$50; thigh, \$75; finger or fingers, \$10. Aneurism—operation for tying of artery, \$35. Appendicitis—see abdomen. Bone—injuries to or disease of. Removal of diseased portion of bone, \$25. Carbuncle—incision, \$5. Chest—cutting into thoracic cavity for diagnosis or treatment of organs therein, \$25. Cancer of the lip—removal of, by cutting operation \$25. Dislocation—reduction of hip or knee, \$35; shoulder, elbow or ankle, \$25; wrist or lower jaw, \$15; thumb, \$10; fingers, \$5. Eye, ear, nose—any cutting operation, \$10. Eye—enucleation of \$50. Excision—removal of shoulder or hip joint, \$100; knee joint, \$75; elbow, wrist or ankle joint, \$50; toe or toes, \$10. Fractures—reduction of nose, lower jaw, collar bone, or shoulder blade, \$25; breast bone or ribs, \$10; upper arm, \$3; forearm or wrist, \$25; hand, \$15; fingers, \$5; bones of the pelvis (except coccyx), \$75; coccyx, \$10; thigh, \$75; knee cap or leg, \$50; bones of foot, \$15; toes, \$10. Goitre—cutting operation for permanent cure, \$75. Hydrocele—incision and treatment of sac, \$25; Hydrophobia—Pasteur treatment, \$50. Inflammation of joint—incision of joint, \$25. Intestinal obstruction—see abdomen. Kidney—see abdomen. Lockjaw—injection of antitoxin into skull, \$100; injection of antitoxin into spinal canal, \$50. Mastoiditis—cutting operation for removal of diseased bone, \$50. Nerve—cutting operation for stretching, \$25. Rectum—cutting operation for hemorrhoids, external, \$15, hemorrhoids, internal, \$25; prolapsed, \$25; fistula in ano, \$20; malignant stricture, \$100. Skull—cutting into cranial cavity, \$100. Spine or spinal cord—operation with removal of fractured vertebra, \$100. Stricture oesophagus—cutting operation (external) for permanent cure of, \$100. Stone in bladder—removal of by cutting or crushing operation, \$75. Tapping—of abdomen, \$25; bladder or chest, \$15; ear drum, \$10; hydrocele, \$10; joints, \$10. Trachea—cutting into for removal of foreign bodies or for relief of difficult breathing, \$35. Throat—any cutting operation, \$10. Tumors—removal of by cutting operation, malignant, \$50 benign \$15 Varicocele—cutting operation for permanent cure, \$25. Veins, varicose—cutting operation for permanent cure, \$25. Wounds—suturing, \$5.

Pacific Mutual Life Insurance Company OF CALIFORNIA.

Commenced Business (Accident Branch) 1885.

GEO. I. COCHRAN, Pres.

C. I. D. MOORE, Sec

Policies covering accident and illness are issued under a variety of forms. The "Life and Limb" policy is sold to Select and Preferred Classes at \$3 per \$1000. "Special Health" policy, \$25 weekly indemnity, covering forty-one diseases: Rate: Select or Preferred, \$10. "General Accident" policy, rate, Select \$20. "Eureka Accident" policy, issued to Select and Preferred risks only, \$25 (see below). "Eureka Disability" policy, issued to Select and Preferred risks only, ages 18 to 50, \$60; 51 to 60, \$70 (see below). "Full Health" policy, rate Select and Preferred, ages 18 to 50, \$40; 51 to 55, \$50; 56 to 60, \$60. "Eureka Special Disability" policy, issued to Select and Preferred risks only, ages 18 to 50, \$75; 51 to 60, \$87.50 (see below).

POLICY FORM—"EUREKA ACCIDENT."

FORM A-106.

PRINCIPAL SUM, \$5000.

WEEKLY INDEMNITY, \$25.

The Pacific Mutual Life Insurance Company of California, (herein called the company), in consideration of twenty-five (\$25) dollars premium, and of the statements set forth in the copy of the application endorsed hereon (herein called Application),

Hereby insures John Doe (herein called insured and described in the application), for the term of twelve months from the first day of January, 1914, beginning and ending at twelve o'clock noon, standard time, at the place where this policy is countersigned, in the principal sum of five thousand dollars (herein called principal sum), and in the sum of twenty-five dollars per week (herein called weekly indemnity), as a banker against, bodily injury sustained during the term of this policy, through accidental means (excluding suicide, sane or insane, or any attempt thereat, sane or insane), and resulting directly, independently and exclusively of all other causes, in—(a) immediate and continuous total disability that prevents the insured from performing any and every kind of duty pertaining to his occupation. (b) Immediate (as respects the injury or as respects preceding total disability) and continuous partial disability that prevents the insured from performing fully, work essential to the duties of his occupation. (c) Loss of life; subject to all provisions and limitations herein contained; as follows:

ACCIDENT INDEMNITIES.

ARTICLE 1. TOTAL DISABILITY.—The weekly indemnity will be paid as long as the insured suffers such total disability.

ARTICLE 2. PARTIAL DISABILITY.—Half the weekly indemnity will be paid as long as the insured suffers such partial disability, not exceeding twenty-six weeks.

ARTICLE 3. LOSS OF LIFE.—The principal sum will be paid, if at any time during the period of such total disability the insured suffers loss of life as the direct result of the bodily injury causing such total disability, or if within ninety days from the date of the accident irrespective of total disability, the insured suffers loss of life, as the direct result of bodily injury; and in either event, in addition, the weekly indemnity for the period between date of the accident and date of loss of life.

ARTICLE 4. OPTIONAL INDEMNITY.—When the bodily injury is one named in the "Schedule of Injuries" endorsed hereon, and the insured suffers such total disability in consequence thereof, the insured has the option of receiving the amount computed and shown by said schedule, in addition to the weekly indemnity for the period between date of the accident and date that the insured suffers said scheduled injury, in lieu of all other indemnity under this policy except surgeon's fees and hospital charges to which he may be entitled, if during the period of such total disability and within two hundred weeks from date of accident, he suffers said scheduled injury as the direct result of the bodily injury causing such total disability and independently and exclusively of all other causes; or if within ninety days from the date of the accident, irrespective of total disability, he suffers

in like manner one of said scheduled injuries; provided written notice of option is given to the company at Los Angeles, California, or to any authorized agent of the company, within thirty days from the date that the insured suffers any injury appearing in Section 1 of said schedule, or within twenty days from date that the insured suffers any injury appearing in Section 2 of said schedule, but only one such optional amount shall be payable under this article as the result of one accident, and in the event of two or more injuries so resulting, the company will pay for the injury for which the largest amount is so scheduled.

ARTICLE 5. DOUBLE INDEMNITIES.—The amounts specified in Articles 1 to 4 inclusive, shall be doubled, if the bodily injury is sustained by the insured—(1) while in a passenger elevator (excluding elevators in mines); (2) while in or on a public conveyance (including the platform, steps, or running board thereof) provided by a common carrier for passenger service; (3) in consequence of and while the insured is in or on a burning building; (4) in consequence of a stroke of lightning; (5) in consequence of the collapse of the outer walls of a building while the insured is therein; (6) in consequence of the explosion of a steam boiler; (7) in consequence of a cyclone or tornado.

ARTICLE 6. SUNSTROKE, FREEZING, HYDROPHOBIA, ASPHYXIATION.—Sunstroke, freezing, hydrophobia or asphyxiation, suffered through accidental means (excluding suicide sane or insane, or any attempt thereof, sane or insane), shall be deemed a bodily injury within the meaning of this policy.

ARTICLE 7. BLOOD POISONING.—Blood poisoning resulting directly from a bodily injury shall be deemed to be included in said term, bodily injury.

ARTICLE 8. HOSPITAL CHARGES.—Half the weekly indemnity in addition to any other indemnities payable, excepting under Article 9, will be paid for the period, not exceeding 10 weeks, during which the insured is confined to a regularly incorporated hospital by reason of said bodily injuries which cause removal to such hospital within ninety days from date of the accident.

ARTICLE 9. SURGEONS' FEES.—If on account of said bodily injury, for which indemnity is payable, and within ninety days from date of the accident, the insured undergoes a surgical operation named in the "Schedule of Operations" endorsed hereon, the company will pay to the insured, in addition to the indemnity payable for said bodily injury, the amount computed and shown by said schedule; but only one such amount shall be payable under this article as the result of one accident, and in the event of two or more operations so resulting, the company will pay for the operation for which the largest amount is so scheduled.

ARTICLE 10. SURGEONS' FEES FOR NON-DISABLING INJURIES.—Or if said bodily injuries do not disable the insured, or entitle him to any indemnity, but necessitate immediate treatment by a physician or surgeon, the company, provided that the bill of the attending physician or surgeon, duly receipted, is filed with the company within ninety days from the date of the accident, will reimburse the insured in the amount expended by him on account of such treatment, not exceeding the amount payable for one week of total disability.

ARTICLE 11. TEN PER CENT. ANNUAL INCREASE.—Upon each renewal of this policy after the first year, by the payment of the annual premium in advance, the principal sum payable for loss of life of the insured and the amount payable for dismemberment or loss of sight of the insured under Schedule of Injuries, Section 1, will be increased 10 per cent. until such increase is 50 per cent.; but if the premiums on this policy are payable quarter-annually or semi-annually in advance, then each year's premium paid after payment of the first year's premium will increase said benefits five per cent. until such increase is fifty per cent.; which total increase of fifty per cent shall thereafter remain with the policy.

ARTICLE 12. SPECIAL PROVISIONS.—The terms, bodily injury, total disability, partial disability and loss of life are defined in the insuring clause, and as so defined shall be understood wherever used in this policy.

ARTICLE 13. No recovery shall be had under more than one article of this policy on account of one accident to the insured, except as provided in Article 2 (partial disability), 8 (hospital charges), 9 (surgeons' fees) and 11 (ten per cent. annual increase). No recovery shall be had on account of disability from bodily injury for any period of time for which the insured is entitled to weekly indemnity on account of disability from illness under any policy. This policy does not cover any bodily injury, fatal or non-fatal, sustained by the insured while participating in, or in consequence of having participated in aeronautics.

ARTICLE 14. Any assignment of interest under this policy shall not bind the company unless consent thereto is formally endorsed hereon by an executive officer of the company. A copy of any assignment shall be given immediately to the company, which shall not be responsible for its validity.

ARTICLE 15. The limit of liability as expressed in Standard Provision No. 19 refers to the original single principal sum or single weekly indemnity provided by the policy or policies issued by this company to the insured. On the limits stated proportionate increases, as provided by the double indemnity, surgical operation and hospital indemnity provision will be allowed.

FOR STANDARD PROVISIONS SEE PAGE 11

SCHEDULE OF INJURIES.—The following table is for policy of \$5,000 principal sum; if the principal sum be either more or less than \$5,000, the amounts shall be increased or decreased proportionately. Section 1. Dismemberment by actual separation at or above the wrist joints or ankle joints of both hands or both feet, or one hand and one foot, \$5,000; one hand or one foot, \$2,500; one hand and the irrecoverable loss of the sight of one eye, or one foot and the irrecoverable loss of the sight of one eye, \$5,000. Irrecoverable loss of the sight of both eyes, \$5,000; one eye, \$2,500. Section 2. Dismemberment of fingers, one or more entire, \$160; toes, one or more entire, \$200. Com-

plete hernia, \$80. Complete dislocation of shoulder, \$60; elbow, \$100; wrist, \$120; hip, \$300; knee, \$160; foot, two or more bones, not toes, \$160; ankle, \$160; toes, two or more, \$60; fingers, two or more, \$60. Complete fracture of skull, both tables, \$320; lower jaw, \$80; collar bone, \$160; pelvis, \$240; thigh shaft, \$300; leg, one or both bones, \$200; knee cap, \$200; upper arm humerus, \$160; forearm, both ulna and radius, \$160; forearm, either ulna or radius, \$80; ribs, two or more, \$100; foot, two or more bones, not toes, \$120; hand, two or more bones, not fingers, \$120; toes, two or more, \$100; fingers, two or more, \$100.

SCHEDULE OF OPERATIONS.—The following table is for policy of \$5,000 principal sum. If the principal sum be either more or less than \$5,000, the amounts shall be increased or decreased proportionately. Amputation of foot, hand, or forearm, \$25; leg, at or below knee, \$50; arm, above elbow, \$50; thigh, \$100; fingers, one or more entire, \$10; toes, one or more entire, \$25. Reduction of dislocation of shoulder, elbow, hip, knee, or ankle, \$25; wrist or jaw \$15; fingers, one or more, \$10. Excision of shoulder, hip or knee joint, \$100; elbow, wrist, or ankle joint, \$50; Reduction of fracture of nose, lower jaw, collar bone, or shoulder blade, \$25; breast bone, \$10; rib or ribs, \$10; upper arm, \$35; forearm, one or both bones, \$25; wrist or hand, \$15; fingers, one or more, \$10; pelvis, or sacrum, any of the bones of, \$50; coccyx, \$10; thigh, \$75; knee cap, \$50; leg bones, one or both, \$50; foot, two or more bones, not toes, \$15; toes, one or more, \$10. Removal of shot or bullet, \$25. Any cutting operation for the radical cure of the reducible, irreducible, or strangulated forms of abdominal hernia, \$100. Suturing wounds, \$5. Sequestrotomy (removal of dead bone) \$35. skull trephining, \$100. Incision for synovitis (inflammation of the lining membrane of a joint), \$25. Injection of anti-tetanic serum into frontal lobe of brain, \$100. Laparotomy (opening of the abdominal cavity for an operation on any organ contained therein), \$100.

For an additional payment of \$1 per annum for each \$5 weekly indemnity, the weekly indemnity under this policy will be made to accumulate ten per cent per annum for five years.

POLICY FORM—"EUREKA DISABILITY."

FORM A105

This policy is similar to the "Eureka Accident" policy, except where the phraseology conflicts with the health provision and in the following paragraphs:

PRINCIPAL SUM, \$5000.

WEEKLY INDEMNITY, \$25.

The Pacific Mutual Life Insurance Company of California (herein called company), in consideration of sixty (\$60) dollars premium, and of the statements set forth in the copy of the application endorsed hereon (herein called application),

Hereby insures John Doe (herein called insured and described in the application), for the term of twelve months from the first day of January, 1914, beginning and ending at twelve o'clock, noon, standard time, at the place where this policy is countersigned, in the principal sum of five thousand dollars (herein called principal sum), and in the sum of twenty-five dollars per week (herein called weekly indemnity), as a banker against, (1) bodily injury sustained during the term of this policy, through accidental means (excluding suicide, sane or insane, or any attempt thereat, sane or insane), and resulting directly independently and exclusively of all other causes, in—(a) immediate and continuous total disability that prevents the insured from performing any and every kind of duty pertaining to his occupation. (b) Immediate (as respects the injury or as respects preceding total disability) and continuous partial disability that prevents the insured from performing fully, work essential to the duties of his occupation. (c) Loss of life; (2) illness, as hereinafter defined, contracted by the insured during the term of this policy, but not within fifteen days from the time this policy becomes effective and for which the insured is treated by a licensed physician. Subject to all provisions and limitations herein contained; as follows:

as follows:

ILLNESS INDEMNITIES

ARTICLE 1. ILLNESS NOT EXCEEDING FIFTY-TWO WEEKS.—The weekly indemnity will be paid for the period (not exceeding fifty-two weeks) throughout which the insured is necessarily confined in the house and prevented from performing any and every kind of duty pertaining to his occupation because of illness not hereinafter excepted, contracted by the insured during the period specified in part 2 of the insuring clause, and on account of which confinement begins during such period.

ARTICLE 2. ILLNESS FOLLOWING CONFINEMENT IN HOUSE.—(a) Half the weekly indemnity will be paid for the period throughout which the illness causing confinement in the house, within the terms of the preceding article, continuously thereafter and within fifty-two weeks of the beginning of such confinement, totally disables and prevents the insured from performing any and every kind of duty pertaining to his occupation (but not necessarily to the extent of confining him in the house), and

ILLNESS EXCEEDING FIFTY-TWO WEEKS.—(b) one-fourth of the weekly indemnity will be paid as long as the insured continuously suffers, beyond the said fifty-two weeks, such total disability defined in this article.

ARTICLE 3. BLINDNESS OR PARALYSIS.—One-half the principal sum will be paid if the insured elects to receive that amount in lieu of all other indemnity under this policy except surgeon's fees or hospital charges to which he may be entitled, if any illness contracted by the insured during the term specified in part 2 of the insuring clause, and not hereinafter excepted, results during the said term in the irrecoverable loss of the sight of both eyes, or in permanent paralysis whereby the insured during the said term irrecoverably loses the entire use of both hands or both feet, or one hand and one foot, and on account of the said loss of sight or one of the said losses resulting from permanent paralysis the insured—(1) is permanently unable to engage in any work or occupation for wages or profit; and (2) survives, for the period of one year the said loss of sight or one of the said losses resulting from permanent paralysis; and (3) at the end of the said period of one year is declared by medical authority satisfactory to the company to have irrecoverably lost the sight of both eyes, or the entire use of both hands or both feet or one hand and one foot, and to be permanently unable to engage in any work or occupation for wages or profit by reason of the said loss of sight or one of the said losses resulting from permanent paralysis.

ARTICLE 4. INDEMNITY IF QUARANTINED.—The weekly indemnity will be paid for the period (not exceeding ten weeks) throughout which the insured is continuously quarantined commencing during the term specified in part 2 of the insuring clause, by order of the civil authorities, because of an infectious or contagious disease contracted by the insured, and by reason of said quarantine is prevented from performing any and every kind of duty pertaining to his occupation.

FOR ACCIDENT INDEMNITIES SEE PRECEDING POLICY ACCIDENT AND ILLNESS INDEMNITIES

ARTICLE 12. HOSPITAL CHARGES.—Half the weekly indemnity in addition to any other indemnity payable, excepting under article 13, will be paid for the period, not exceeding 10 weeks, during which the insured is confined to a regularly incorporated hospital by reason of said bodily injuries or illness which cause removal to such hospital within ninety days from date of the accident or inception of illness.

ARTICLE 13. SURGEONS' FEES.—If on account of said bodily injury or illness, for which indemnity is payable, and within ninety days from date of the accident or inception of illness, the insured undergoes a surgical operation named in the schedule of operations endorsed hereon, the company will pay the insured, in addition to the indemnity payable for said bodily injury or illness, the amount computed and shown by said schedule; but only one such amount shall be payable under this article as the result of one accident or one illness, and in the event of two or more operations so resulting the company will pay for the operation for which the largest amount is so scheduled.

ARTICLE 14. SURGEONS' FEES FOR NON-DISABLING INJURIES.—Or, if said bodily injuries do not disable the insured, or entitle him to any indemnity, but necessitate immediate treatment by a physician or surgeon, the company, provided that the bill of the attending physician or surgeon, duly receipted, is filed with the company within ninety days from date of the accident, will reimburse the insured in the amount expended by him on account of such treatment, not exceeding the amount payable for one week of total disability.

ARTICLE 15. TEN PER CENT ANNUAL INCREASE.—Upon each renewal of this policy after the first year, by the payment of the annual premium in advance, the principal sum payable for loss of life of the insured and the amount payable for dismemberment or loss of sight of the insured under Schedule of Injuries, Section 1, will be increased ten per cent until such increase is fifty per cent; but if the premiums on this policy are payable quarter-annually or semi-annually in advance, then each year's premium paid after payment of the first year's premium will increase said benefits five per cent until such increase is fifty per cent; which total increase of fifty per cent shall thereafter remain with the policy.

SPECIAL PROVISIONS

ARTICLE 16. The limit of liability as expressed in Standard Provision 19 refers to the original single principal sum or single weekly indemnity provided by the policy or policies issued by this company to the insured. On the limits stated proportionate increases, as provided by the double indemnity, surgical operation and hospital indemnity provision will be allowed.

ARTICLE 17. The terms, bodily injury, total disability, partial disability and loss of life are defined in the insuring clause, and as so defined shall be understood wherever used in this policy.

ARTICLE 18.—No recovery shall be had under more than one article of this policy on account of one accident to the insured, or one illness suffered by the insured, except as provided in Articles 2 (Illness Following Confinement in House), 6 (Partial Disability), 12 (Hospital Charges), 13 (Surgeons' Fees), and 15 (Ten Per Cent Annual Increase). No recovery shall be had on account of disability from bodily injury for any period of time for which the insured is entitled to weekly indemnity on account of disability from illness under any policy.

ARTICLE 19.—Any assignment of interest under this policy shall not bind the company unless consent thereto is formally endorsed hereon by an executive officer of the company. A copy of any assignment shall be given immediately to the company, which shall not be responsible for its validity.

ARTICLE 20.—This policy does not cover—(a) any illness contracted while the insured is engaged in military or naval service in time of war; (b) any illness contracted or suffered outside the states and territories of Continental United States of America, or Canada or Europe, or while in Alaska; (c) any bodily injury, fatal or non-fatal, sustained by the insured while participating in, or in consequence of having participated in, aeronautics.

FOR STANDARD PROVISIONS SEE PAGE 11

SCHEDULE OF INJURIES.—The following table is for policy of \$5000 principal sum; if the principal sum be either more or less than \$5000, the amounts shall be increased or decreased proportionately. **SECTION 1.**—Dismemberment by actual separation at or above the wrist joints or ankle joints of both hands or both feet, \$5000; one hand and one foot, \$5000; one hand or one foot, \$2500; one hand and the irrecoverable loss of the sight of one eye, \$5000; one foot and the irrecoverable loss of the sight of one eye, \$5000. Irrecoverable loss of the sight of both eyes, \$5000; one eye, \$2500.

SECTION 2.—Dismemberment of fingers, one or more entire, \$160; toes, one or more entire, \$200. Complete hernia, \$80. Complete dislocation of shoulder, \$60; elbow, \$100; wrist, \$120; hip, \$300; knee, \$160; foot, two or more bones, not toes, \$160; ankle, \$160; toes, two or more, \$60; fingers, two or more, \$60. Complete fracture of skull, both tables, \$320; lower jaw, \$80; collar bone, \$160; pelvis, \$240; thigh shaft, \$300; leg, one or both bones, \$200; knee cap, \$200; upper arm, humerus, \$160; forearm, both ulna and radius, \$160; forearm, either ulna or radius, \$80; ribs, two or more, \$100; foot, two or more bones, not toes, \$120; hand, two or more bones, not fingers, \$120; toes, two or more, \$100; fingers, two or more, \$100.

SCHEDULE OF OPERATIONS.—The following table is for policy of \$5000; principal sum; if the principal sum be either more or less than \$5000, the amounts shall be increased or decreased proportionately. **SECTION 1.**—Opening the abdominal cavity (laparotomy) for—appendicitis or any operation on any organ (tapping excluded), \$100. Fixation or removal of kidney, \$100. Tapping of abdomen or bladder, \$25. Rectal operations, excision or ligation of hemorrhoids (internal or external), \$25; operation for, prolapsed rectum, \$25; operation for fistula in ano, \$25; excision of rectal polypus, \$25; excision or of colostomy for malignant rectal growth, \$100. Any cutting operation on bladder (excluding tapping), \$100. Ligation of artery for aneurism, \$50. Ligation or excision of varicose veins, \$25. Acupressure, ligation or excision for varicocele, \$25. Bronchotomy, thyrotomy, laryngotomy, laryngotracheotomy or tracheotomy, \$50. Esophagotomy, \$100. Incision of abscess, boil, felon or carbuncle, \$5. Minor operation on eye, ear, nose or throat, \$10. Removal of ingrowing toe nail, \$10. Incision and curetting cystic tumor of tendon sheath, \$15. Incision or excision of hydrocele, sac, or tapping same, \$25. Extirpation of benign tumor, \$15; malignant tumor, \$50. Sequestromy (removal of dead bone), \$35. Skull trephining, \$100. Curetting for bone ulcer \$15. Operation for mastoiditis, \$50. Incision for synovitis (inflammation of the lining membrane of a joint), \$25. Injection of anti-tetanic serum into frontal lobe of brain, \$100.

SECTION No. 2.—Amputation of hand, foot or forearm, \$25; leg, at or below knee \$50; arm above elbow, \$50; thigh, \$100; fingers, one or more entire, \$10; toes, one or, more entire, \$25. Reduction of dislocation of shoulder, elbow, hip, knee, or ankle, \$25; wrist or jaw, \$15; fingers, one or more, \$10. Excision of shoulder, hip-, or knee-joint, \$100; elbow-, wrist-, or ankle-joint, \$50. Reduction of fracture of nose, lower jaw, collar bone, or shoulder blade, \$25; breast bone, \$10; rib or ribs, \$10; upper arm, \$35; forearm, one or both bones, \$25; wrist or hand, \$15; fingers, one or more, \$10; pelvis or sacrum, any of the bones of, \$50; coccyx, \$10; thigh, \$75; knee cap, \$50; leg bones, one or both, \$50; foot, two or more bones, not toes, \$15; toes, one or more, \$10. Removal of shot or bullet, \$25. Any cutting operation for—the radical cure of the reducible, irreducible, or strangulated forms of abdominal hernia, \$100. Suturing wounds, \$5.

For an additional payment of \$1 per annum for each \$5 weekly indemnity, the Accident Weekly indemnity under this policy will be made to accumulate ten per cent per annum for five years and for payment of \$2 per annum for each \$5 Weekly Indemnity, both the Accident and Illness Indemnity will increase in like manner.

POLICY FORM—"EUREKA SPECIAL DISABILITY POLICY."

PRINCIPAL SUM, \$5000.

WEEKLY INDEMNITY, \$25.

FORM A111

The Pacific Mutual Life Insurance Company of California (herein called company), in consideration of seventy-five (\$75) dollars premium, and of the statements set forth in the copy of the application endorsed hereon (herein called application),

Hereby insures John Doe (herein called insured and described in the application) for the term of twelve months from the first day of January, 1914, beginning and ending at twelve o'clock noon, standard time, at the place where this policy is countersigned, in the principal sum of five thousand dollars (herein called principal sum), and in the sum of twenty-five dollars per week (herein called weekly indemnity), as a banker against (1) bodily injury sustained during the term of this policy, through accidental means (excluding suicide, sane or insane, or any attempt thereat, sane or insane), and resulting directly, independently and exclusively of all other causes, in (a) immediate and continuous total disability that prevents the insured from performing any and every kind of duty pertaining to his occupation, (b) immediate (as respects the injury or as respects preceding total disability) and continuous partial disability that prevents the insured from performing fully, work essential to the duties of his occupation; (c) loss of life; (2) illness as hereinafter defined, contracted by the insured during the term of this policy,

but not within fifteen days from the time this policy becomes effective, and for which the insured is treated by a licensed physician; subject to all provisions and limitations herein contained; as follows:

ILLNESS INDEMNITIES

ARTICLE 1. ILLNESS CAUSING CONFINEMENT IN HOUSE.—The weekly indemnity will be paid for the period throughout which the insured is necessarily confined in the house and prevented from performing any and every kind of duty pertaining to his occupation because of illness not hereinafter excepted contracted by the insured during the term specified in part 2 of the insuring clause and on account of which confinement begins during such term.

ARTICLE 2. ILLNESS NOT CAUSING CONFINEMENT IN HOUSE. SECTION A.—The weekly indemnity will be paid as long as the insured suffers the disability defined in this article if, within the provisions of the preceding article, the insured is confined in the house and disabled for a period of not less than seven consecutive days, and by reason of the illness causing said confinement in the house he is continuously thereafter totally disabled and prevented from performing any and every kind of duty pertaining to his occupation (but not necessarily to the extent of confining him in the house).

SECTION B.—Or, half the weekly indemnity will be paid for the period not exceeding fifty-two weeks from the beginning of such illness, that the insured suffers such non-confining disability after a period of confining disability of less than seven consecutive days; and one fourth the weekly indemnity will be paid after said fifty-two weeks as long as the insured continuously suffers such non-confining disability.

SECTION C. INDEMNITY IF QUARANTINED.—The weekly indemnity will be paid for the period (not exceeding ten weeks) throughout which the insured is continuously quarantined commencing during the term specified in part 2 of the insuring clause by order of the civil authorities, because of an infectious or contagious disease contracted by the insured, and by reason of said quarantine is prevented from performing any and every kind of duty pertaining to his occupation.

ARTICLE 3. BLINDNESS OR PARALYSIS.—If any illness contracted by the insured, during the term specified in part 2 of the insuring clause, and not hereinafter excepted results during the said term in the irrecoverable total loss of the sight of both eyes, or in permanent paralysis whereby the insured during the said term irrecoverably loses the entire use of both hands, or both feet, or one hand and one foot and if the insured, on account of the said loss of sight or one of the said losses resulting from permanent paralysis, (1) is permanently unable to engage in any work or occupation for wages or profit the weekly indemnity will be paid to the insured for the period, not exceeding fifty-two weeks, that the insured survives the said loss of sight or one of the said losses resulting from permanent paralysis, and (2) if the insured survives, for the period of one year, the said loss of sight or one of the said losses resulting from permanent paralysis; and at the end of the said period of one year is declared by medical authority satisfactory to the company to have irrecoverably and totally lost the sight of both eyes or the entire use of both hands, or both feet, or one hand and one foot, and to be permanently unable to engage in any work or occupation for wages or profit by reason of the said loss of sight, or one of the said losses resulting from permanent paralysis, the weekly indemnity for the fifty-second week of the said disability, shall be increased by a sum equal to the amount payable for forty-eight weeks of total disability.

ACCIDENT INDEMNITIES

ARTICLE 4. TEN PER CENT ANNUAL INCREASE.—Upon each renewal of this policy after the first year, by the payment of the annual premium in advance, the principal sum payable for the loss of life of the insured and the amount payable for dismemberment or loss of sight of the insured under Schedule of Injuries, Section 1, will be increased ten per cent until such increase is fifty per cent; which total increase of fifty per cent shall thereafter remain with the policy.

ARTICLE 5. TOTAL DISABILITY.—The weekly indemnity will be paid to the insured as long as he suffers such total disability.

ARTICLE 6. PARTIAL DISABILITY.—If the insured suffers partial disability the company will pay for a period not exceeding twenty-six consecutive weeks as follows: Three-fourths the weekly indemnity will be paid to the insured for that portion of said period throughout which the insured suffers total disability for three-quarters of his business time; Half the weekly indemnity will be paid for that portion of said period throughout which the insured is wholly disabled from performing any important duty pertaining to his occupation; one-fourth the weekly indemnity will be paid for that portion of said period during which the insured is not entitled to a benefit under either of the above partial disability provisions, and throughout which his efficiency is impaired for performing the work pertaining to his occupation. But no recovery shall be had under more than one of the preceding partial disability provisions for any one portion of the period of twenty-six weeks.

ARTICLE 7. LOSS OF LIFE.—The principal sum will be paid if at any time during the period of such total disability the insured suffers loss of life, as the direct result of the bodily injury causing such total disability, or if within ninety days from date of the accident, irrespective of total disability, the insured suffers loss of life, as the direct result of bodily injury; and in either event, in addition, the weekly indemnity for the period between date of the accident and date of loss of life.

ARTICLE 8. OPTIONAL INDEMNITY.—When the bodily injury is one named in the schedule of injuries endorsed hereon, and the insured suffers such total disability in consequence thereof, the insured has the option of receiving the amount computed and shown by said schedule, in addition to the weekly indemnity for the period between date of the accident and date that the insured suffers said scheduled injury, in lieu of all other indemnity under this policy except surgeon's fees and hospital charges to which he may be entitled, if during the period of such total disability and within two hundred weeks from date of the accident, he suffers said scheduled injury as the direct result of the bodily injury causing such total disability and independently and exclusively of all other causes; or if within ninety days from date of the accident, irrespective of total disability, he suffers in like manner one of said scheduled injuries; provided written notice of option is given the company at Los Angeles, California, or to any authorized agent of the company, within thirty days from date that the insured suffers any injury appearing in Section 1 of said schedule, or within twenty days from date that the insured suffers any injury appearing in Section 2 of said schedule, but only one such optional amount shall be payable under this article as the result of one accident, and in the event of two or more scheduled injuries so resulting, the company will pay for the injury for which the largest amount is so scheduled.

ARTICLE 9. DOUBLE INDEMNITIES.—The amounts specified in Articles 5 to 8 inclusive shall be doubled, if the bodily injury is sustained by the insured—(1) while in a passenger elevator (excluding elevators in mines); (2) while in or on a public conveyance (including the platform, steps or running board thereof) provided by common carrier for passenger service; (3) in consequence of and while the insured is in or on a burning building; (4) in consequence of a stroke of lightning; (5) in consequence of the collapse of the outer walls of a building while the insured is therein.

The amounts specified in Articles 5, 6 and 8, shall be doubled if the bodily injury is sustained by the insured while riding in a private automobile; but insurance under this article shall not cover bodily injury sustained (a) while such automobile is being driven or operated in any race or speed test (b) while being driven or operated by any person under the age of 18 years, (c) while being used for testing, demonstration or instruction; nor shall such insurance cover any person whose occupation is that of a chauffeur.

ARTICLE 10. SUNSTROKE, FREEZING, HYDROPHOBIA, ASPHYXIATION.—Sunstroke, freezing, hydrophobia or asphyxiation, suffered through accidental means (excluding suicide, sane or insane, or any attempt thereat, sane or insane) shall be deemed a bodily injury within the meaning of this policy.

ARTICLE 11. BLOOD POISONING.—Blood poisoning resulting directly from a bodily injury shall be deemed to be included in said term, bodily injury.

ACCIDENT AND ILLNESS INDEMNITIES

ARTICLE 12. HOSPITAL CHARGES.—Half the weekly indemnity in addition to any other indemnity payable, excepting under Article 13, will be paid for the period, not exceeding ten weeks, during which the insured is confined to a regularly incorporated hospital by reason of said bodily injuries or illness which cause removal to such hospital within ninety days from date of the accident or inception of illness.

ARTICLE 13. SURGEONS' FEES.—If on account of said bodily injury or illness, for which indemnity is payable, and within ninety days from date of the accident or inception of illness, the insured undergoes a surgical operation named in the schedule of operations endorsed hereon, the company will pay the insured, in addition to the indemnity payable for said bodily injury or illness, the amount computed and shown by said schedule; but only one such amount shall be payable under this article as the result of one accident or one illness, and in the event of two or more operations so resulting the company will pay for the operation for which the largest amount is so scheduled.

ARTICLE 14. SURGEONS' FEES FOR NON-DISABLING INJURIES OR ILLNESS.—Or, if said bodily injury or illness does not disable the insured, or entitle him to any indemnity, but necessitates immediate treatment by a physician or surgeon, the company, provided that the bill of the attending physician or surgeon, duly receipted, is filed with the company within ninety days from date of the accident or inception of illness, will reimburse the insured in the amount expended by him on account of such treatment, not exceeding the amount payable for one week of total disability.

SPECIAL PROVISIONS

ARTICLE 15.—The terms, bodily injury, total disability, partial disability and loss of life are defined in the insuring clause, and as so defined shall be understood wherever used in this policy.

ARTICLE 16. No recovery shall be had under more than one article of this policy on account of one accident to the insured, or one illness suffered by the insured, except as provided in Articles 2 (Illness Following Confinement in House), 4 (Ten Per Cent Annual Increase, 6 (Partial Disability), 12 (Hospital Charges), 13 (Surgeons' Fees). No recovery shall be had on account of disability from bodily injury for any period of time for which the insured is entitled to weekly indemnity on account of disability from illness under any policy.

ARTICLE 17.—Any assignment of interest under this policy shall not bind the company unless consent thereto is formally endorsed hereon by an executive officer of the company. A copy of any assignment shall be given immediately to the company, which shall not be responsible for its validity.

ARTICLE 18.—This policy does not cover—(a) any illness contracted while the insured is engaged in military or naval service in time of war; (b) any illness contracted or suffered outside the states and territories of Continental United States of America, or Canada, or Europe, or while in Alaska; (c) any bodily injury, fatal or non-fatal, sustained by the insured while participating in, or in consequence of having participated in, aeronautics.

ARTICLE 19.—The limit of liability as expressed in Standard Provision No. 19 refers to the original single principal sum or single weekly indemnity provided by the policy or policies issued by this company to the insured. On the limits stated proportionate increases, as provided by the double indemnity, surgical operation and hospital indemnity provision will be allowed.

FOR STANDARD PROVISION SEE PAGE 11

SCHEDULE OF OPERATIONS SAME AS EUREKA DISABILITY

Beneficiary insurance is granted under a separate policy, sold for a separate premium of twenty cents per thousand dollars principal sum.

MONTHLY PREMIUM DIVISION.

Policies in this division provide monthly benefits for accident, illness and accidental death. Accident benefits take effect from date of policies and in event of disability, benefits extend to cover a period of twenty-four months under the "Complete Protection" form and sixty months under "Positive" forms. Health benefits under "Complete Protection" take effect after the expiration of thirty days from the date of policy, and benefits are paid after the first week, for a period not to exceed six months. The "Positive" policy provides illness benefits for disability after policy has been in force fifteen days. The "Complete Protection" policy is issued either covering or not covering the first seven days of illness, depending upon the amount of premium paid, while the "Positive" form is issued covering, in all cases, the first seven days of illness.

POLICY FORM—"POSITIVE DISABILITY."

CLASS "AA".

PRINCIPAL SUM, \$1,000. MONTHLY ACCIDENT BENEFITS, \$70.

MONTHLY PREMIUM, \$3. MONTHLY ILLNESS BENEFITS, \$70.

The Pacific Mutual Life Insurance Company of California, (herein called company), in consideration of a first payment of three (\$3) dollars, and of the statements set forth in the copy of the application endorsed hereon and made a part hereof (herein called application),

Hereby insures John Doe (herein called insured and described in the application), as a banker, for the period from noon of January first, 1914, until noon of February first, 1914, standard time, at the place where this policy is countersigned, in the principal sum of one thousand dollars (herein called principal sum), and in the sum of seventy dollars per month (herein called accident monthly indemnity), againsts the results, hereinafter set forth, of and caused solely by external, violent and accidental means (excluding suicide, sane or insane, and any attempt thereat, sane or insane) at once producing visible and external mark upon the body (except in case of drowning), such means so producing such mark being hereinafter called accident, such accident happening during the term of and while this policy is in full force and effect; and in the sum of seventy dollars per month (herein called illness monthly indemnity), against the effects hereinafter set forth, of illness; and this policy may be continued for one or more consecutive periods of one month each by the payment of three dollars for each period of one month; such payment to be made at or before noon, standard time, of the day the preceding period expires; subject to all provisions and limitations herein contained; as follows:

ACCIDENT INDEMNITIES

ARTICLE 1. TOTAL LOSS OF TIME.—The accident monthly indemnity will be paid for the time, not exceeding six months, that such accident, independently of all other causes, immediately, totally, and continuously disables the insured from the time of such accident from the performance of any and every kind of duty pertaining to the insured's occupation.

ARTICLE 2. PARTIAL LOSS OF TIME.—One-half the accident monthly indemnity will be paid for the time, not exceeding six months, that such accident, independently of all other causes, immediately following such accident or such total disability, continuously disables the insured from the performance of one or more daily duties pertaining to the insured's occupation, provided the total amount of indemnity payable under Articles 1 and 2 shall not exceed the amount payable for sixty months of such total disability.

ARTICLE 3. DEATH, DISMEMBERMENT AND LOSS OF SIGHT.—The amount named in the following schedule of indemnities opposite the loss resulting will be paid if such loss shall result from such accident, independently of all other causes, within ninety days from the happening of such accident; or the amount named in said schedule opposite the loss resulting will be paid if such accident shall cause disability as defined in Article 1 and during the period of such disability and within sixty months from the happening of such accident shall result in one of such losses, and in addition the accident monthly indemnity for the time between the date of accident and date of such loss. In the event of two or more scheduled losses so resulting, the company will pay for the loss for which the largest amount is so scheduled.

SCHEDULE OF INDEMNITIES.—For loss of life, or both hands, or both feet, or sight of both eyes, or one hand and one foot, or either hand or either foot and sight of either eye, the principal sum; either hand, or either foot, one-half the principal sum; sight of either eye, one-third the principal sum. Loss shall mean with regards to hands and feet, dismemberment by complete severance at or above the wrist or ankle joints; with regard to eyes, irrecoverable loss of entire sight.

ARTICLE 4. INCREASE OF PRINCIPAL SUM.—Each consecutive monthly premium paid under this policy shall increase the amounts named in the schedule of indemnities two and one-half per cent. until such increase is sixty per cent, which total increase of sixty per cent shall thereafter remain with the policy.

ARTICLE 5. DOUBLE INDEMNITY.—Double the amounts otherwise payable under Articles 1, 2 and 3 will be paid as provided in such articles if such accident is sustained by the insured—(1) while in a passenger elevator (excluding elevators in mines); or (2) while in or on a public conveyance (including the platform, steps, or running-board thereof) provided by a common carrier for passenger service; or (3) in consequence of and while the insured is in or on a burning building, provided the insured is in or on the building at the commencement of the fire; or (4) in consequence of a stroke of lightning; or (5) in consequence of the collapse of the outer walls of a building while the insured is therein.

ARTICLE 6. SURGICAL OPERATIONS.—If such accident for which indemnity becomes payable shall within ninety days from the happening of such accident and independently of all other causes, necessitate an operation named in the schedule of operations endorsed hereon, the company will pay in addition to any such indemnity payable (excepting under Article 9), the amount computed and shown by said schedule, but only one such amount shall be payable as the result of one accident. In the event of two or more operations so resulting, the company will pay for the operation for which the largest amount is so scheduled and no payment shall be made for any operation not so scheduled.

ARTICLE 7. SUNSTROKE, FREEZING OR HYDROPHOBIA.—The principal sum, in lieu of all other indemnities hereunder, will be paid should loss of life result directly and independently of all other causes within ninety days of exposure or infection from accidental (1) sunstroke, (2) freezing, or (3) hydrophobia.

ARTICLE 8. ILLNESS INDEMNITIES.—The illness monthly indemnity will be paid for such time, not exceeding six months, that the insured is necessarily and continuously confined inside the house and regularly visited therein by a legally qualified physician, by reason of disease that is contracted and begins after this policy has been maintained in force continuously for fifteen days from its date;

Or, the illness monthly indemnity will be paid for such time, not exceeding one month, that the insured by reason of such disease is totally disabled and prevented continuously from performing any and all duties pertaining to the insured's occupation, though not confined inside the house, and is regularly treated by a legally qualified physician, provided that total amount of indemnity payable under this Article 8 shall not exceed the amount payable for Six months of such house confinement.

ACCIDENT AND ILLNESS INDEMNITIES

ARTICLE 9. HOSPITAL CHARGES.—The indemnity otherwise payable under Articles 1 and 8 shall be increased twenty-five per cent for such time, not exceeding two months, that the insured is confined in a regularly incorporated hospital, by reason of such accident or such illness which causes removal to such hospital, within ninety days from date of the accident or inception of illness.

ARTICLE 10. INCREASE OF MONTHLY INDEMNITY.—If a full year's premium under this policy is paid annually in advance, ten per cent shall be added to any claim under the monthly indemnity specified in Articles 1, 2 and 8, and if such premium is paid semi-annually in advance, such benefits shall be increased five per cent; provided such claim arises subsequent to such payment and within the period for which the premium has been paid in advance.

SPECIAL PROVISIONS

ARTICLE 11.—Indemnity shall not be payable for any of the following: (a) Disability from accident for any period of time for which the insured is entitled to indemnity on account of disability from illness under any policy; (b) disability resulting directly or indirectly, wholly or in part, from pregnancy or from venereal disease, or any disease not common to both sexes; (c) any accident, fatal or non-fatal, sustained by the insured while participating in, or in consequence of having participated in, aeronautics.

ARTICLE 12.—The right to make claim for loss of life or for any total loss named in the schedule of indemnities shall exclude all other claims based upon the same accident, except a claim for surgical operation or hospital charges, or a claim for monthly indemnity

provided in Article 3. No recovery shall be had under more than one article of this policy on account of one accident to the insured or one illness suffered by the insured except as provided in Articles 2, 6, 8 and 9. The right to make any claim except under Articles 1, 2, 6, 8 and 9 shall cause this policy to cease and it shall be surrendered to the company.

ARTICLE 13.—Any assignment of interest under this policy shall not bind the company unless consent thereto be formally endorsed hereon by an executive officer of the company. A copy of any assignment shall be given immediately to the company, which shall not be responsible for its validity.

ARTICLE 14.—A grace of five days shall be granted for the payment of every premium after the first, during which five days the insurance shall continue in force, subject otherwise to all the terms and provisions of this policy.

FOR STANDARD PROVISIONS SEE PAGE 11

SCHEDULE OF OPERATIONS.—The following table is for a policy with \$100 accident monthly indemnity. When such indemnity is more or less than said \$100, the amounts shall be increased or decreased proportionately. Amputation of foot, hand or forearm, \$25; leg, at or below knee, \$50; arm, above elbow, \$50; thigh, \$100; fingers, one or more entire, \$10; toes, one or more entire, \$25. Excision of shoulder, hip, or knee joint, \$100; elbow, wrist or ankle joint, \$50. Gunshot wounds, removal of shot or bullet, \$25. Any cutting operation for the radical cure of the reducible, irreducible or strangulated forms of abdominal hernia, \$100. Reduction of fracture of nose, lower jaw, collar bone or shoulder blade, \$25; breastbone, \$10; rib or ribs, \$10; upper arm, \$35; forearm, one or both bones, \$25; wrist or hand, \$15; fingers, one or more, \$10; pelvis or sacrum, any of the bones of, \$50; coccyx, \$10; thigh, \$75; knee cap, \$50; leg bone, one or both, \$50; foot, two or more bones, not toes, \$15; toes, one or more, \$10. Suturing wounds, \$5.

Peninsular Casualty Company.

JACKSONVILLE, FLA.

Commenced Business 1910. CHAS. E. CLARKE, Pres. J. R. ANTHONY, Sec. & Treas.

The company issues several forms on the weekly premium basis. Two of the leading contracts are as follows:

POLICY FORM—"INDUSTRIAL."

DEATH BENEFIT, \$50.

WEEKLY INDEMNITY, \$5.

WEEKLY PREMIUM, 25 CENTS.

In consideration of the printed and written application for this policy, which is hereby made a part of this Contract, embodying the several statements made therein, and of the payment to the company on or before the date hereof of the premium mentioned below, and of a like weekly premium to be paid on or before each Monday, during the continuance of this policy, the Peninsular Casualty Company hereby insures the life of the person herein designated as the insured for the amount and benefits named herein, payable as specified, subject to the privileges and provisions on the reverse side hereof, which are hereby made part of this contract.

Provided, however, that no obligation is assumed by this Company prior to the date hereof, nor unless on said date the insured is alive and in sound health:

Name of insured, John Doe; age, 35; premium, 25 cts.; death benefit, \$50; weekly indemnity in case of sickness or accident, \$5; name of beneficiary, Mary Doe; relationship, wife.

After this policy has been in force five years, the sick and accident benefit will be \$6 weekly.

In case of death by accident twice the amount of death benefit will be paid.

Policy holders must be strictly confined to bed in case of sickness for seven consecutive days, otherwise they will not be entitled to cash benefits (but this does not apply to policy holders disabled by an accident). To draw cash benefits in case of sickness or accident the insured must furnish, weekly, proofs of same, filled by the attending physician, and upon blanks furnished by the Company. The member will be entitled to draw in case of sickness or disability from accident during the first year their policy is in force, twenty weekly benefits; during the second year twenty-five weekly benefits; during the third year thirty weekly benefits; during the fourth year thirty-five weekly benefits; during the fifth year forty weekly benefits; during the sixth year forty-five weekly benefits; during the seventh year and thereafter fifty-two weekly benefits.

Premiums must be paid up within two weeks.

When payable: immediately upon acceptance of satisfactory proof of sickness, accident, or death of the insured during the continuance of this policy.

In witness whereof, the said Peninsular Casualty Company, has, by its President and Secretary, signed and affixed the seal of the Company, at the City of Jacksonville, Florida, this twentieth day of January, 1913.

CONDITIONS

1. The Company will pay the sums of money insured hereby to any relative by blood or connected by marriage with the insured, or to any other person appearing to the Company to be equitably entitled to the same by reason of having incurred expense in any way on behalf of the insured, and the production by the Company of a receipt signed by either of said persons, or of other sufficient proof of such payment to any or either of them, shall be conclusive evidence that such sum has been paid to the person or persons entitled thereto and that all claims under this policy have been fully satisfied. This policy can be revived by the payment of all arrears if in good health.

2. Proofs of death under this policy shall be made upon blanks to be furnished by the Company, and the proofs shall contain answers to each and every question propounded in said blanks to the claimant, physicians and all other persons to whom such questions shall be propounded, and shall further contain the record, evidence and verdict of any coroner's inquest, if one shall be held. All the contents of such proofs of death shall be evidence of the facts therein stated in behalf of, but not against the Company.

3. If any of the statements of warranties herein referred to, and upon which this policy is granted, be not true, or if the conditions of said policy be not in all respects observed, or if said policy shall be in any way assigned, sold, mortgaged, or otherwise parted with, or if any erasure or alteration shall be made in said policy except by endorsement signed by the President or Secretary, or if any premium on this policy shall be in arrears four Mondays, this policy shall thereupon become void; and whenever, for any cause, this policy shall terminate or become void, all premiums paid shall be forfeited to the Company, and it is expressly stipulated and agreed that the foregoing provision which voids the policy, in case any premium shall be in arrears four Mondays, shall not be considered in any respect waived by an act of grace by the Company in the acceptance of premiums in arrears more than four Mondays, upon this or any other policy.

4. It is a further express condition of this contract that, should the holder hereof die by his or her own act or hand, whether sane or insane, this contract shall not be binding on this Company, and the amount of premium paid on this policy shall be forfeited to the Company as liquidated damages.

5. This policy shall be void if any other policy on the life of the insured shall have been previously issued by this Company and shall be in force at the date hereof, unless the previous policy contains an endorsement, signed by the President or Secretary, that this policy may be in force at the same time.

6. The sick and accident benefit under this policy is in half benefit first three months; full benefit after three months.

The death benefit in immediate half benefit; full benefit after one year.

7. No suit shall be brought against this Company under this policy until sixty days shall have expired after the filing in the home office of proofs of death upon all the forms furnished by the Company, including, as part thereof, the record, evidence, and verdict of any coroner's inquest, if one be held, nor after six months from the date of death of the insured. If any suit be commenced after said six months, the lapse of time shall be taken to be conclusive evidence against any claim, the provisions of any and all statutes of limitation to the contrary notwithstanding.

8. No benefits will be paid for diseases contracted before date of this policy, neither will sick or accident benefits be paid for drunkenness or immoral causes, or for diseases peculiar to women, and death benefits will not be paid if engaged in active service in time of war, or while breaking the law.

9. The Company will pay two weeks' benefit in cases of confinement, provided the insured is confined to bed, and the policy has been in force not less than seven months. In all such cases half of the amount under "Weekly indemnity in case of sickness or accident" on the reverse side hereof will be paid.

10. This policy, if not satisfactory to the insured, may be surrendered within two weeks after its date at the office of the Superintendent whose name appears on the premium receipt book accompanying this policy, and the premiums paid thereon will be returned to the insured.

NOTE.—Please read the rules and regulations of your policy.

The neglect of a collector to call will not be deemed an excuse for non-payment. If the collector does not call, bring or send your premiums to the home office in Jacksonville, or to the Company's branch office, the address of which appears on the cover of your premium receipt book. If you change your residence, immediately notify the branch office.

Address all communications to the Peninsular Casualty Company, Jacksonville, Fla., and invariably give number of policy and name of agent.

Preferred Accident Insurance Company

80 MAIDEN LANE, NEW YORK.

Commenced Business 1885. KIMBALL C. ATWOOD, Pres. WILFRID C. POTTER, Sec.
Reorganized as a stock company in 1893

The Preferred Accident Insurance Company insures preferred risks only, under a variety of forms of accident policies. The principal one is the \$10,000 "Definite" at \$25 annual premium; "Travel Supplement," the premium on which is \$30 for the first year and \$25 for subsequent years. The policy is also issued with special septic clause to physicians, surgeons and dentists at \$40 for the first year and \$35 thereafter. The principal feature of the "Definite" contract may be summarized as follows:

Pays \$15,000 for loss of life, limbs or eyes from accidents of travel; weekly indemnity for total disability payable for life; pays \$30 or \$60 weekly indemnity; partial disability five-twelfths of total; the words "external and violent" do not appear in the insuring clause; pays double benefits for accidents caused by collapse of buildings and lightning as well as the accidents of travel usually covered; double indemnity clause does not contain word "riding" nor does it require the insured to be in the building at the commencement of a fire; beneficiary insurance pays weekly indemnity as well as the other usual benefits.

AGE LIMIT.—18 to 60.

MAXIMUM INDEMNITY.—Death, \$10,000; weekly, \$60.

POLICY FORM—"DEFINITE ACCIDENT."

PRINCIPAL SUM, \$5000-\$10,000.

WEEKLY INDEMNITY, \$30.

ANNUAL PREMIUM, \$25.

The Preferred Accident Insurance Company, of New York, (herein called the company), in consideration of the representations and agreements contained in the application for this policy, and of the Premium of twenty-five dollars, does hereby insure under classification preferred and subject to the provisions and limitations hereinafter contained or endorsed hereon, John Doe, (herein called the insured), of New York City, State of New York, by occupation an Attorney at Law, for the period of twelve months beginning at twelve o'clock noon (Standard time, at the place where the insured resides), on the first day of January, 1914, and ending at the same hour on the first day of January, 1915.

against loss or disability, as herein defined, resulting directly, independently and exclusively of any and all other causes from bodily injury effected solely through accidental means (excluding suicide, sane or insane, or any attempt thereat, sane or insane), as specified in the following schedules: The principal sum of this policy is five thousand dollars (\$5000). The single weekly indemnity under this policy is thirty dollars (\$30).

SCHEDULE OF INDEMNITIES

PART I. SINGLE INDEMNITY. LOSS OF LIFE, LIMB, LIMBS OR SIGHT.—If such bodily injury shall, from the date of the accident, and independently and exclusively of all other causes, directly, continuously and totally disable and prevent the insured from performing any and every kind of duty pertaining to his occupation, and if, during the period of such continuous and total disability, such bodily injury shall be the sole and direct cause of any one of the losses enumerated in this part, the company will pay the sum specified opposite such loss and, in addition thereto, the single weekly indemnity aforementioned, for the period of such continuous and total disability between the date of the accident and the date of such loss. Or, if within ninety days from the date of the accident, irrespective of total disability, such bodily injury shall be the sole and direct cause of any one of the losses enumerated in this part, the company will pay the sum specified opposite such loss. For loss of life, both hands by severance at or above the wrists, both feet by severance at or above the ankle, one hand and one foot by severance at or above the

wrist or ankle, entire sight of both eyes, if irrecoverably lost, entire sight of one eye if irrecoverably lost, and one foot by severance at or above the ankle, entire sight of one eye if irrecoverably lost, and one hand by severance at or above the wrist, the principal sum; either hand by severance at or above the wrist, either foot by severance at or above the ankle, entire sight of one eye, if irrecoverably lost, one-half the principal sum; either leg by severance at or above the knee, either arm by severance at or above the elbow, three-fifths the principal sum.

PART II. SINGLE INDEMNITY—TOTAL AND PARTIAL DISABILITY. TOTAL LOSS OF TIME, PERIOD UNLIMITED.—Or, if such bodily injury shall not result in any of the losses enumerated in Part I, but shall directly, independently, and exclusively of all other causes and from date of accident, wholly and continuously disable and prevent the insured from attending to any and every kind of duty pertaining to his occupation, the company will pay the insured so long as he lives and is so disabled, the single weekly indemnity aforementioned.

PARTIAL LOSS OF TIME, TWENTY-SIX WEEKS LIMIT.—Or, if such bodily injury, independently and exclusively of all other causes, shall, either from the date of the accident or from the date of cessation of total disability, continuously disable and prevent the insured from performing fully work essential to the duty or duties pertaining to his occupation; the company will pay for the period of such disability, not exceeding twenty-six consecutive weeks, a weekly indemnity of five-twelfths of the single weekly indemnity aforementioned.

PART III. DOUBLE INDEMNITY.—Or, if such bodily injury is caused by means as aforementioned and is sustained (1) while the insured is a passenger and is in or on a public conveyance (including the platform, steps or running board thereof) provided by a common carrier for passenger service; or (2) while a passenger and is within a passenger elevator (elevators in mines excepted); or, (3) if such injury is caused by the burning of a building while the insured is therein; or (4) if caused by a stroke of lightning; or (5) if caused by the collapse of the outer walls of a building while the insured is therein; or (6) if caused by the explosion of a steam boiler,—then the amount to be paid under Parts I or II or V hereof shall be double the sum that would otherwise be payable.

PART IV. SPECIAL INDEMNITY.—Freezing, hydrophobia, asphyxiation, if caused in either case by accidental means, or blood poisoning resulting directly from a bodily injury caused solely by accidental means (and not otherwise) shall be deemed to be covered by this policy.

PART V. OPTIONAL INDEMNITY.—If the insured shall sustain bodily injury received as set forth in this policy and named in the following "Schedule of Optional Indemnities" he may elect, subject to all the terms and provisions hereof, to receive the amount of indemnity specified opposite such injury in lieu of all other indemnity for either total or partial disability, provided he shall signify his choice in writing addressed to the company at New York, within twenty days from the date of accident. No claim for more than one of the indemnities in said schedule, the result of any one accident, shall be valid.

SCHEDULE OF OPTIONAL INDEMNITIES.—The amounts stated in the following schedule are payable under this policy if the single weekly indemnity aforementioned is thirty dollars—proportionate amounts are payable if said single weekly indemnity is for a larger or smaller sum. For loss of certain members by removal, within ninety days after the injury, viz.: Of one or more fingers (at least one entire phalanx), \$160; one or more entire toes, \$200. For complete dislocation, viz.: Of the shoulder, \$60; elbow, \$100; wrist, \$120; hip, \$300; knee or of the ankle, \$160; two or more bones of foot (not toes), \$160; two or more toes or of two or more fingers, \$60. For the complete fracture of bones, viz.: Of the skull, both tables, \$320; lower jaw, \$80; collar bone, \$100; pelvis, \$240; thigh, \$300; leg (tibia and fibula) or of the knee cap, \$200; upper arm, humerus, \$160; forearm, both ulna and radius, \$160; forearm, either ulna or radius, \$80; two or more ribs, \$100; two or more bones of the foot (not toes), \$120; two or more bones of the hand (not fingers), \$120; two or more toes or of two or more fingers, \$100.

PART VI. MEDICAL ATTENDANCE INDEMNITY.—Or, if the insured sustains a bodily injury that does not result in any disability, but shall require immediate medical or surgical treatment by physician or surgeon, the company will reimburse the insured for the cost thereof, not to exceed one week's single indemnity aforementioned provided the attending physician's or surgeon's receipted bill for such treatment is filed with the company within thirty days from the date of the accident.

PART VII. HOSPITAL INDEMNITY.—An additional weekly indemnity, equal to fifty per cent (50%) of the single weekly indemnity aforementioned, will be paid by the company to the insured for the period, not exceeding ten weeks, that the insured is necessarily confined in a hospital by reason of a bodily injury for which indemnity is payable under this policy, provided, (1) that no claim is made under Part VIII (surgical operation fees) and (2) that the insured be removed to said hospital within ninety days from the date of the accident.

PART VIII. SURGICAL OPERATION FEES.—If a bodily injury for which indemnity is payable under this policy, is suffered by the insured and if on account of said bodily injury and within ninety days from the date of the accident, the insured undergoes a surgical operation named in the following schedule of operations the company will pay the insured (in addition to the indemnity payable for said bodily injury) the sum set opposite such operation in said schedule; but payment shall not be made for more than one (the first) operation resulting from any one accident. No payment will be made on account of any operation resulting from a bodily ailment or infirmity that existed prior to the issue of this policy.

SCHEDULE OF OPERATIONS.—The amounts stated in the following "schedule" are payable under this policy if the single weekly indemnity aforementioned is thirty dollars—proportionate amounts are payable if said weekly indemnity is for a larger or smaller sum. Amputation of foot, hand or forearm, \$25; leg, at or below knee, \$50;

arm, above elbow, \$50; thigh, \$100; fingers, one or more entire, \$10; toes, one or more entire, \$25. Reduction of, dislocation of shoulder, elbow, hip, knee or ankle, \$25; wrist or jaw, \$15; fingers, one or more, \$10. Excision of shoulder, hip or knee joint, \$100; elbow, wrist or ankle joint, \$50. Incision for synovitis (inflammation of the lining membrane of a joint), \$25. Injection of anti-tetanic serum into frontal lobe of brain, \$100. Sequestrotomy (removal of dead bone), \$35. Reduction of, fracture of nose, lower jaw, collar bone or shoulder blade, \$25; breast bone, \$10; rib or ribs, \$10; upper arm, \$35; forearm, one or both bones, \$25; wrist or hand, \$15; fingers, one or more, \$10; pelvis or sacrum, any of the bones of, \$50; coccyx, \$10; thigh, \$75; knee cap, \$50; leg bones, one or both, \$50; foot, two or more bones, not toes, \$15; toes, one or more, \$10. Gun-shot wounds—removal of shot or bullet, \$25. Skull trephining for fracture, \$100. Suturing wounds, \$5.

PART IX. IDENTIFICATION INDEMNITY.—If such bodily injury shall render the insured physically unable to communicate with relatives or friends the company will, upon the receipt of a telegram or other message giving this policy number, immediately transmit to the beneficiary any information in its possession respecting the insured and will pay, in addition to the indemnity otherwise provided herein, the expense necessary to place the insured in communication with and in care of relatives or friends, but such expense and the liability of the company under this part shall not exceed one hundred dollars (\$100).

FOR STANDARD PROVISIONS SEE PAGE 11

ADDITIONAL PROVISIONS

SECTION A. No assignment of interest under this policy shall bind the company unless consent thereto is formally endorsed hereon by an executive officer of the company. A copy of any assignment shall be given, within thirty days, to the company, which shall not be responsible for its validity. Failure on the part of any claimant under this policy to furnish proofs of loss within ninety days after the date of loss, or the termination of the period for which the company is liable, provided the furnishing of such proofs within that period was reasonably possible; or, refusal to permit such examination of the person of the insured or autopsy in case of death as hereinbefore provided for, shall invalidate all claims under this policy.

SECTION B. SURGICAL OPERATION, FEES OR HOSPITAL INDEMNITY.—Affirmative proof of a surgical operation, or of hospital confinement, must be furnished to the company at its said home office, within ninety days from the date of the operation, or of the termination of the confinement in a hospital.

SECTION C. The company's liability shall not in any case extend to more than one part of this policy on account of any one accident to the insured except as provided in Parts VII, VIII and IX hereof.

SECTION D. The insurance hereunder shall not cover accident, injury, disability, death or other loss caused directly or indirectly by disease in any form or by ptomaines, or sustained by the insured while engaged in aerial navigation.

SECTION E. The falsity of any statement in the application for this policy materially affecting either the acceptance of the risk or the hazard assumed hereunder, or made with intent to deceive shall bar all right to recovery under this policy.

SECTION F. No provision of the charter, constitution or by-laws shall be used in defense of any claim under this policy, unless such provision is incorporated in full in this policy, but this requirement shall not be deemed to apply to the table of rates or manual of classification of risks filed by the company with the state official having supervision of insurance companies in the state wherein this policy is issued prior to the date of the occurrence of the injury for which indemnity is claimed.

SECTION G. This policy may be renewed with the consent of the company, by the payment of the premium in advance, subject, however, to all the conditions and provisions of the policy.

SECTION H. The copy of the application endorsed hereon is made a part of this contract, which is made subject thereto.

HEALTH INSURANCE.

THE "ALL-SICKNESS" POLICY

WEEKLY INDEMNITY.—While totally disabled and confined to the house \$25; one day to fifty-two weeks. For total disability following such confinement \$12.50, one day to fifty-two weeks. For total disability beyond fifty-two weeks \$6.25 a week up to age 70. While confined to a hospital the result of an operation \$50 a week. While quarantined by reason of contagious disease \$25 a week up to twelve weeks.

SURGEON'S FEES.—In case of operation the result of disease, this policy provides a long list of cash benefits, and which are paid in addition to the weekly indemnity.

PREMIUM.—Ages 18 to 50 inclusive, \$35 per annum; ages 51 to

55 inclusive, \$45 per annum. Health policies are sold only to those who carry accident insurance in this company.

The Preferred Accident Insurance Company, of New York, (herein called the company) in consideration of the representations and agreements contained in the application for this policy and of the premium of thirty-five dollars, does hereby insure, John Doe, (herein called the insured) of New York, State of New York, by occupation an attorney at law for the period of twelve months, beginning at twelve o'clock noon, (Standard time), at the place where insured resides on the first day of January, 1914, and ending at the same hour on the first day of January, 1915,

against disability from sickness, as herein defined and specified, subject to the provisions and limitations hereinafter contained or endorsed hereon: Weekly indemnity under this policy is twenty-five dollars (\$25).

PART I. WEEKLY INDEMNITY—TOTAL DISABILITY. HOUSE CONFINEMENT.—If any sickness contracted by the insured, during the term of this policy or any renewal hereof, and not hereinafter excepted, necessarily confines the insured in the house for a period beginning during the said term, and prevents the insured throughout the period of such confinement from performing any and every kind of duty pertaining to his occupation, the company will pay the insured so long as he lives and is so confined, not exceeding fifty-two consecutive weeks, the weekly indemnity mentioned above.

DISABILITY FOLLOWING HOUSE CONFINEMENT.—If the insured shall be confined in the house and disabled within the terms of the preceding paragraph and if continuously thereafter the sickness causing the said confinement in the house totally disables and prevents the insured from performing any and every kind of duty pertaining to his occupation (but not necessarily to the extent of confining him in the house) the company will pay the insured for the period of said disability, if any, following said confinement in the house and within fifty-two weeks from the beginning of the said confinement, one-half of the weekly indemnity mentioned above.

INDEMNITY FOLLOWING FIFTY-TWO WEEKS HOUSE CONFINEMENT.—If immediately following the expiration of the said fifty-two weeks of confinement in the house as aforementioned, the insured continuously suffers said disability and shall be prevented by reason thereof from performing any and every kind of duty pertaining either to the occupation stated in the aforementioned application or to any other business or occupation whatsoever, the company will pay the insured for each week that he is continuously so disabled one-quarter of the weekly indemnity mentioned above.

PART II. PERMANENT DISABILITY FROM SICKNESS.—Upon due proof to the company that the insured has, as the result of disease contracted during the term of this policy and not hereinafter excepted, entirely and irrecoverably lost the sight of both eyes, or permanently and entirely lost the use of both hands or both feet, or of one hand and one foot, or has suffered incurable paralysis, and also that he has been for one year and will thereafter and during his life, by reason thereof be permanently disabled from engaging in any work or occupation for wages or profit, the company will extend the period during which it will pay indemnity under the first paragraph of Part I to one hundred (100) consecutive weeks.

PART III. HOSPITAL INDEMNITY.—An additional weekly indemnity, equal to fifty per cent of the weekly indemnity aforementioned, will be paid by the company to the insured for the period, not exceeding ten weeks, that the insured is necessarily confined in a hospital by reason of any sickness for which indemnity is payable under this policy, provided, the insured be removed to said hospital within ninety days from date of the beginning of said sickness.

PART IV. SURGICAL OPERATION FEES.—If a sickness, for which indemnity is payable under this policy, is suffered by the insured, and if on account of said sickness and within ninety days from the date of the beginning of said sickness, the insured undergoes a surgical operation named in the following schedule of operations the company will pay the insured (in addition to the indemnity payable under Parts I and III for said sickness) the sum set opposite such operation in said schedule; but the payment shall not be made for more than one (the first) operation resulting from any one sickness, nor for any operation resulting from any sickness, disease or condition existing or contracted prior to the issue of this policy.

SCHEDULE OF OPERATIONS.—The amounts stated in the following schedule are payable under this policy if the weekly indemnity aforementioned is twenty-five dollars,—proportionate amounts are payable if said weekly indemnity is for a larger or smaller sum. Opening the abdominal cavity (laparotomy) for removal of appendix, \$50. Aneurism—non-traumatic (tumor of artery)—ligation, \$50. Abscess or boil—incision, \$5. Bronchotomy, thyrotomy, laryngotomy, laryngotracheotomy or tracheotomy, \$50. Carbuncle—incision and treatment, \$5. Caries (bone ulcer) curetting, \$15. Eye, ear, nose or throat—any cutting operation, \$10. Felon—incision, \$5. Ganglion (cystic tumor of tendon sheath)—incision and curetting, \$15. Hydrocele—tapping—incision or excision of sac, \$25. Ingrowing toe nail—removal, \$10. Intestinal obstruction (see laparotomy), Kidney—fixation or removal, \$100. Lithotomy (operation for removal of stone in bladder, tapping excluded) any cutting, \$75. Mastoiditis—operation for, \$50. Necrosis (death of bone)—sequestromy (removal of dead bone), \$35. Oesophogotomy for stricture or other cause, \$100. Peritonitis (see laparotomy). Paracentesis—tapping of abdomen, bladder, \$25; ear drum, \$10. Rectum, operation for hemorrhoids (external internal) excision or ligation, prolapsed—operation for fistula in ano—incision, poly-

pus—extirpation, \$25; malignant stricture—excision or colostomy, \$100. Tumors—extirpation from any part of the body benign, \$15; malignant, \$50. Varicose veins—ligation or excision, \$25. Varicocele—acupressure—ligation or excision, \$25.

FOR STANDARD PROVISIONS SEE PAGE 11

ADDITIONAL PROVISIONS

SECTION A. No assignment of interest under this policy shall bind the company unless consent thereto is formally endorsed hereon by an executive officer of the company. A copy of any assignment shall be given, within thirty days, to the company, which shall not be responsible for its validity. Failure on the part of any claimant under this policy to furnish proofs of loss within ninety days after the date of loss, or the termination of the period for which the company is liable, provided the furnishing of such proofs within that period was reasonably possible; or, refusal to permit such examination of the person of the insured or autopsy in case of death as is hereinbefore provided for, shall invalidate all claims under this policy.

SECTION B. SURGICAL OPERATION FEES OR HOSPITAL INDEMNITY—Affirmative proof of a surgical operation, or of hospital confinement, must be furnished to the company at its said home office, within ninety days from the date of the operation, or of the termination of the confinement in a hospital.

SECTION C. The company's liability hereunder shall not in any case extend to more than one part of this policy on account of any one sickness suffered by the insured, except as provided in Parts I, III and IV. If the insured shall have become entitled to indemnity for disability on account of accidental injury, the company shall not for the same period of time be liable for any disability on account of sickness.

SECTION D. In the event of disability, either temporary or permanent, resulting from any disease contracted within fifteen days from noon of the date of this policy, the measure of the company's liability shall be one-tenth of the amount which would otherwise be payable hereunder; anything herein to the contrary notwithstanding.

SECTION E. This policy does not cover any sickness for which the insured is not regularly attended by a licensed physician; nor for any disease that is not contracted during the term of this policy; nor any sickness resulting from injury caused by external and accidental violence; nor any sickness occasioned by or while engaged in military or naval service in time of war; nor disease contracted or suffered outside of the limits of the United States, Canada and Europe, or in Alaska or the insular possessions of the United States, other than the Hawaiian Islands.

SECTION F. The falsity of any statement in the application for this policy materially effecting either the acceptance of the risk or the hazard assumed hereunder, or made with intent to deceive shall bar all right to recovery under this policy.

SECTION G. No provision of the charter, constitution or by-laws shall be used in defense of any claim under this policy unless such provision is incorporated in full in this policy.

SECTION H. This policy may be renewed with the consent of the company, by the payment of the premium in advance, subject, however, to all the conditions and provisions of the policy.

SECTION I. The copy of the application endorsed hereon is made a part of this contract, which is made subject thereto.

The Ridgely Protective Association.

WORCESTER, MASS.

Incorporated 1894.

HON. F. A. HARRINGTON, Pres.

F. C. HARRINGTON, Sec.

This association was organized for the purpose of paying sick, accident and death benefits to members of the I. O. O. F. only.

COST OF MEMBERSHIP.—An admission fee of \$5 is payable at time of application and is returned if applicant is rejected. The premium is \$16 a year, payable quarterly.

SPECIAL POLICY.—TABLE OF BENEFITS.

CLASS.	WEEKLY ACCIDENT INDEMNITY (60 WEEKS)		WEEKLY SICKNESS INDEMNITY (60 WEEKS)		Principal Sum Acci- dental Death, Loss of Hands, Feet, Eyes, etc.	Special Weekly Traveling Indemnity (10 Weeks).
	First Year.	After One Year.	First Year.	After One Year.		
	\$	\$	\$	\$	\$	\$
1.....	25.00	27.50	12.00	13.20	1,500.00	50.00
2.....	20.00	22.00	12.00	13.20	1,200.00	50.00
3.....	18.00	19.80	12.00	13.20	1,000.00	50.00
4.....	15.00	16.50	12.00	13.20	900.00	50.00
5.....	12.00	13.20	12.00	13.20	750.00	50.00

GUARANTEED COST.—\$16 a year or \$4 a quarter. Applicants 50 to 54 years of age must pay \$2 a quarter extra.

The association also issues a "Business Man's" policy (Classes 1 and 2 only), costing \$20 a year; providing \$2000 principal sum, \$33 a week accident indemnity, \$16.50 a week sickness indemnity and \$100 a week traveling indemnity.

The "Record" policy costs \$3 a quarter up to the age of 50 years, and covers practically all classes of risks.

POLICY FORM—"SPECIAL"

This policy witnesseth that The Ridgely Protective Association of Worcester, Massachusetts, (hereinafter called the association), in consideration of the representations and agreements contained in the application for this policy, a true copy of which is given on the back hereof, and which is made a part of this contract, and the agreement on the part of the applicant to accept the provisions and conditions therein and herein contained, all of which are hereby declared to be parts of this contract, and in further consideration of the payment of the policy fee and such future premiums as shall be accepted by the Home Office of the Association,

Does hereby insure, for the period covered by such payments, and subject to all conditions and limitations hereinafter contained, John J. Jones, the person named and described in said application (hereinafter called the insured) by occupation an insurance agent with duties as described and defined in the application of this policy, as follows:

A. The association will pay twelve and one-half dollars for the first entire week and twenty-five dollars for each succeeding entire week of total disability resulting immediately, continuously and solely from accidental injuries due to violent, external and involuntary causes, and leaving visible marks of wounds, fracture or dislocation upon the body of the insured.

B. If such accidental injuries shall not totally disable the insured an entire week, but shall immediately and continuously disable him from performing a majority of the duties of his occupation, the association will pay, during the continuance of such partial disability, one-half the amount provided in Clause A for total disability. Indemnity shall

not be allowed, in any case, for both total and partial disability resulting from injury.

C. If injuries and disability described in Clause A shall alone result in any of the following total losses within ninety days of the accident, the association, in lieu of any other indemnity, and provided notice of such injury is mailed to the home office within twenty days from date of accident, will pay for one, and only one, of the following total losses: For loss of both hands by severance at or above the wrists, or for loss of both feet by severance at or above the ankles, or for such loss of one hand and one foot, the principal sum. For such loss of either hand, or for such loss of either foot, half the principal sum. For entire and permanent loss of sight of both eyes, the principal sum. For entire and permanent loss of sight of one eye, one-fourth the principal sum. For loss of life, fifteen hundred dollars (the principal sum of this policy).

Except that, for such accidental loss of life from drowning, or caused wholly or in part from septic poisoning whether or not induced, following, or in any way connected with prior or existing disability, other poisoning, inhaling of gas or vapor, freezing or sunstroke, the association will pay one hundred dollars (\$100).

D. If immediately and totally disabling injuries described in Clause A shall be received by the insured (1) while riding as a passenger in any public conveyance propelled by steam, cable or electricity (including passenger elevators) and in consequence of the wrecking thereof, or (2) while a guest in any public hotel, or a spectator in any theatre or one of the congregation of any church, and while, in consequence of the burning thereof, attempting to escape therefrom, the association will pay, in lieu of all and any other benefits, and for a period not to exceed ten weeks, a special indemnity of fifty dollars for each entire week of total disability.

E. The association will pay at the rate of six dollars for the first week, and at the rate of twelve dollars per week (including the fractional part of a week) during the remainder of the period that the insured is totally disabled and absolutely, necessarily confined within his house by sickness with a pronounced disease and therein regularly visited by a qualified physician, and the sum of six dollars for each entire week of total disability continuing after such confinement, and requiring the care of a qualified physician; provided that a disability to be recognized under this Clause E shall necessitate at least seven consecutive days of such confinement within the house.

F. Disability resulting wholly or in part from septic poisoning whether or not induced, following, or in any way connected with prior or existing disability, other poisoning, inhaling of gas or vapor, freezing, sunstroke, any strain, or from injuries not immediately disabling, shall be classified as sickness, and the provisions contained in Clause E shall apply.

G. If this policy shall have been in force for a continuous period of twelve months immediately preceding the beginning of a disability for which claim is made, the amounts named in clauses A, B or E will be increased ten per cent. The weekly indemnities provided by this policy, collectively, shall not cover periods of disability exceeding sixty (60) weeks in the aggregate. The term, "total disability," whenever used in this policy, shall mean inability to perform any of the duties of any and every kind of business or occupation.

H. The insured shall at all times exercise due care and diligence for his personal safety and protection; he shall from the commencement of and during disability employ the personal attendance of a graduate from a reputable college of medicine; and, in case of injury affecting the lower limbs, shall, to hasten recovery, give them absolute rest.

I. If notice of disability is not given as required, in clauses 4 and 5 of the "standard provisions," the claim shall not be invalidated thereby except that the date on which notice is actually mailed to the home office shall be considered as the date of the beginning of the disability.

J. During the continuance of disability, reports and affidavits giving information concerning the disability of the insured shall be furnished as requested by the home office. Failure to comply with such a request shall forfeit the insured's right to indemnity for any period of disability existing thereafter, unless he shall show that such compliance was not reasonably possible. The acknowledgment by the association of the receipt of notice given under this policy, or the furnishing of forms for filing proof of loss, or the acceptance of such proofs, or the investigation of any claim thereunder, shall not operate as a waiver of any of the rights of the association in defense of any claim arising under this policy.

K. Indemnity shall not be payable for any death or disability that results, wholly or in part, from the insured's use of, or being or having been under the influence of, intoxicating liquors or narcotics, or from fighting, rioting, strikes, war, or from voluntary exposure to unnecessary danger.

L. The indemnity for disability resulting, wholly or in part, from rheumatism or tuberculosis shall be one-half the amount provided for sickness.

M. Indemnity shall not be payable for any disability or death which shall be caused by accident received prior to date of this policy, nor for any disability which shall be caused by sickness or ailment commencing prior to the expiration of thirty (30) days from the date of this policy.

N. No assignment of this policy or any claim arising thereunder and no waiver, alteration or change of any of its provisions, conditions, definitions or limitations, shall be valid unless approved in writing by the president or secretary of the association, and such approval endorsed hereon.

O. The premium on this policy shall be four dollars per quarter, payable in advance on or before the fifteenth day of January, of April, of July and of October in each year and this policy is issued upon the express condition that when the insured shall have reached the age of sixty-five years his quarterly premium shall be twice the amount above named, or the insured may at his option continue this policy at the same premium as before paid, but in that event the weekly indemnities provided for in this policy shall be decreased one-half. In case of failure to make such payment this policy becomes void, but the

insured may apply at the home office, at Worcester, Massachusetts, for reinstatement subject to the approval of the directors. The policy fee is five dollars.

P. If the insured changes his occupation to one classified in the association's classification of risks as not insurable, this policy shall thereby become null and void.

FOR STANDARD PROVISIONS SEE PAGE 11

1. This policy includes the endorsements and attached papers, if any, and contains the entire contract of insurance except as it may be modified by the association's classification of risks and premium rates in the event that the insured is injured or contracts sickness after having changed his occupation to one classified by the association as more hazardous than that stated in the policy, or while he is doing any act or thing pertaining to any occupation so classified, except ordinary duties about his residence or while engaged in recreation, in which event the association will pay only such portion of the indemnities provided in the policy as the premium paid would have purchased at the rate but within the limits so fixed by the association for such more hazardous occupation.

If the law of the state in which the insured resides at the time this policy is issued requires that prior to its issue a statement of the premium rates and classification of risks pertaining to it shall be filed with the state official having supervision of insurance in such state, then the premium rates and classification of risks mentioned in this policy shall mean only such as have been last filed by the association in accordance with such law, but if such filing is not required by such law then they shall mean the association's premium rates and classification of risks last made effective by it in such state prior to the occurrence of the loss for which the association is liable.

2. No statement made by the applicant for insurance not included herein shall avoid the policy or be used in any legal proceeding hereunder. No agent has authority to change this policy or to waive any of its provisions. No change in this policy shall be valid unless approved by an executive officer of the association and such approval be endorsed hereon.

3. If default be made in the payment of the agreed premium for this policy, the subsequent acceptance of a premium by the association or by any of its duly authorized agents shall reinstate the policy but only to cover accidental injury thereafter sustained and such sickness as may begin more than ten days after the date of such acceptance.

4. Written notice of injury or of sickness on which claim may be based must be given to the association within twenty days after the date of the accident causing such injury or within ten days after the commencement of disability from such sickness.

5. Such notice given by or in behalf of the insured or beneficiary, as the case may be, to the association at its home office, Worcester, Massachusetts, or to any authorized agent of the association, with particulars sufficient to identify the insured, shall be deemed to be notice to the association. Failure to give notice within the time provided in this policy shall not invalidate any claim if it shall be shown not to have been reasonably possible to give such notice and that notice was given as soon as was reasonably possible.

6. The association upon receipt of such notice, will furnish to the claimant such forms as are usually furnished by it for filing proofs of loss. If such forms are not so furnished within fifteen days after the receipt of such notice, the claimant shall be deemed to have complied with the requirements of this policy as to proof of loss upon submitting within the time fixed in the policy for filing proofs of loss, written proof covering the occurrence, character and extent of the loss for which claim is made.

7. Affirmative proof of loss must be furnished to the association at its said office in case of claim for loss of time from disability within ninety days after the termination of the period for which the association is liable, and in case of claim for any other loss, within ninety days after the date of such loss.

8. The association shall have the right and opportunity to examine the person of the insured when and so often as it may reasonably require during the pendency of claim hereunder, and also the right and opportunity to make an autopsy in case of death where it is not forbidden by law.

9. All indemnities provided in this policy for loss other than that of time on account of disability will be paid within sixty days after receipt of due proof.

10. Upon request of the insured and subject to due proof of loss one-half of the accrued indemnity for loss of time on account of disability will be paid at the expiration of each sixty days during the continuance of the period for which the association is liable, and any balance remaining unpaid at the termination of such period will be paid immediately upon receipt of due proof.

11. Indemnity for loss of life of the insured is payable to the beneficiary if surviving the insured, and otherwise to the estate of the insured. All other indemnities of this policy are payable to the insured.

12. If the insured shall at any time change his occupation to one classified by the association as less hazardous than that stated in the policy, the association, upon written request of the insured and surrender of the policy, will cancel the same and will return to the insured the unearned premium.

13. Consent of the beneficiary shall not be requisite to surrender or assignment of this policy, or to change of beneficiary, or to any other changes in the policy.

14. No action at law or in equity shall be brought to recover on this policy prior to the expiration of sixty days after proof of loss has been filed in accordance with the requirements of this policy, nor shall such action be brought at all unless brought within two years from the expiration of the time within which proof of loss is required by the policy.

15. If any time limitation of this policy with respect to giving notice of claim or furnishing proof of loss is less than that permitted by the law of the state in which the insured resides at the time this policy is issued, such limitation is hereby extended to agree with the minimum period permitted by such law.

16. The association may cancel this policy at any time by written notice delivered to the insured or mailed to his last address, as shown by the records of the association, together with cash or the association's check for the unearned portion of the premiums actually paid by the insured, and such cancellation shall be without prejudice to any claim originating prior thereto.

In witness whereof, The Ridgely Protective Association has caused this policy to be sealed, and signed by its president and secretary, at Worcester, Massachusetts, this first day of December, one thousand nine hundred and thirteen, at twelve o'clock noon.

Royal Indemnity Company.

HEAD OFFICE, 84 WILLIAM STREET, NEW YORK.

Commenced Business April, 1911.

CHARLES H. HOLLAND, Gen. Mgr.

The Royal Indemnity issues the following policies in accordance with the rates of premium given in the table below. "Royal" Maximum Accident policy, Capital Sum, increased 50% combination, unrestricted. "Royal" Accident policy, no accumulations, 50% increased weekly indemnity. Combination, unrestricted. "Royal" Health policy issued only in conjunction with the above. No house confinement required. Unrestricted. "Royal" Death and Dismemberment policy covers death and dismemberment only; accumulative.

ANNUAL RATES FOR THE VARIOUS "ROYAL" FORMS OF ACCIDENT
AND HEALTH INSURANCE

Occupation classified as:	Royal Maximum Accident Policy. For each \$1,500 at death and \$5. weekly Indem- nity.	Royal Maximum Accident Policy. For each \$1,000 at death (no ac- cumulations) and \$5 weekly Indemnity	Royal Accident Policy. For each \$1,000 at death and \$7.50 weekly Indem- nity.	Royal Death and Dismem- berment Policy. Death and Dis- memberment only. For each \$1,000.
1. Select....	\$5.00	....	\$5.00	\$3.00
2. Preferred.	5.00	....	5.00	3.00
2.† Extra Preferred.	6.00	....	6.00	3.60
3. Ordinary.	Not written	\$7.50	7.50	5.10
4. Medium.	Not written	10.00	10.00	6.60
5. Special...	Not written	12.50	12.50	8.10
6. Hazardous	Not written	15.00	15.00	9.60
7. Extra Hazardous	Not written	20.00	20.00	12.60

Royal Health Policy. Issued to Select, Preferred and Extra Preferred Classes. Annual premium for each \$5 weekly indemnity, \$7. Ages 18 to 50. Annual premium for each \$5 weekly indemnity, \$9. Ages 51 to 55. This policy covers all diseases for 52 weeks; pays for total disability regardless of house confinement.

Age limits on "Accident" "D and D" policies are 18 to 65.

Age limits on "Health" policy 18 to 55.

POLICY FORM—"THE ROYAL MAXIMUM ACCIDENT"

CAPITAL SUM, \$7500.

ANNUAL PREMIUM, Select, \$25.

WEEKLY INDEMNITY, \$25

In consideration of the premium of twenty-five dollars, and of the statements contained in the application for this policy, a copy of which application is endorsed hereon and made a part hereof, the Royal Indemnity Company (hereinafter called "the company")

Hereby agrees with Henry Allen, of New York, whose occupation and duties are account ant, and who is hereinafter called "the insured," that the "capital sum" provided hereunder is seven thousand five hundred dollars and the "weekly indemnity" provided hereunder is twenty-five dollars, and that if, between noon of the first day of January, 1914, and noon (standard time at the place where the insured resides) of the first day of January, 1915, or before noon of the last day of any subsequent period in respect of which the company shall have accepted the premium required for the continuation of this policy, any of the "contingencies" set out hereunder shall occur, then the company will pay the benefit or benefits set out hereunder, as payable in respect of such contingency. Provided, however, that the insurance hereby made is and shall be subject to the following conditions and limitations.

CONTINGENCIES—BENEFITS PAYABLE

A. ACCIDENTAL INJURIES.—1. If the insured shall sustain any bodily injury, caused solely by external and accidental violence (excluding injuries sustained in aeronautics, war, aviation, and suicide, or any attempt thereat), and such injury shall:

1. Immediately, necessarily, continuously and totally disable the insured and render him completely unable to perform any and every duty pertaining to his occupation, and during the period of such disability and within five years from the date of such injury, (or, irrespective of such disability, within 90 days from such date) (a) cause the death of the insured, or (b) cause or necessarily result in the loss, by physical separation, of the whole of both hands or both feet, or of the whole of one hand and one foot, or of the whole of one hand or one foot accompanied by the complete and irrecoverable loss of the sight of one eye, or the complete and irrecoverable loss of the sight of both eyes, the whole capital sum; (c) cause or necessarily result in the loss, by physical separation, of the whole of one hand or one foot, or the complete and irrecoverable loss of the sight of one eye, one-half the capital sum; (d) cause or necessarily result in the loss, by physical separation, of the whole of the thumb and index finger of one hand, one-third the capital sum. And, in addition, in either event, for each week of such disability prior to the death or loss, as the case may be, the sum named herein as the weekly indemnity.

2. If such injury shall not result in any of the contingencies enumerated in clause A1, but shall immediately, necessarily, continuously and totally disable the insured and render him completely unable to perform any and every duty pertaining to his occupation. The weekly indemnity, for each week of such total disability, for the entire period during which he shall live and be so disabled.

3. If such injury shall not result in any of the contingencies enumerated in Clause A1, but shall partially disable the insured and prevent him from attending to a material portion of the duties pertaining to his occupation, one-half of the weekly indemnity, for each week of such partial disability, but not exceeding 50 consecutive weeks.

ADDITIONAL CONTINGENCIES AND BENEFITS

B. ELECTIVE BENEFITS.—1. If the insured shall become entitled to benefit No. A2 and/or A3 by a bodily injury resulting as described in the "schedule of injuries" endorsed hereon, and shall, by written notice mailed to the company within 21 days after the date of the accident, so elect, the company will pay in lieu of such benefit or benefits, the amount specified in such schedule for such injury, provided that such specified amounts are payable only if the weekly indemnity is \$50; if such weekly indemnity is greater or less than \$50, the amounts specified in the schedule shall be increased or reduced proportionately.

2. **HOSPITAL BENEFITS.**—If a bodily injury, for which weekly indemnity is payable causes the insured to be confined within a hospital within ninety days from the date of the accident, the company will pay, in addition to such weekly indemnity, charges made by the hospital for such confinement, for a period not exceeding ten weeks, and not exceeding one-half the weekly indemnity for each of such weeks.

3. **SURGICAL OPERATIONS.**—If the insured shall sustain any bodily injury covered by this policy, and such injury shall solely and directly necessitate the performance upon the insured of one of the operations enumerated in the "Schedule of Surgical Operations" endorsed hereon, and if such operation shall be so performed within ninety days from the date of such injury, by a legally authorized and duly qualified surgeon, the company will pay the amount specified in such schedule for such operation, provided that such specified amounts are payable only if the weekly indemnity is \$50; if such weekly indemnity is greater or less than \$50, the amounts specified in the schedule shall be increased or reduced proportionately. But payment shall not be made for more than one (the first) operation resulting from any one accident, nor for any operation resulting to any extent from any condition of the insured, existing prior to the commencement of the period of this insurance.

4. **MEDICAL TREATMENT.**—If a bodily injury, as defined in Clause A, shall not cause loss or disability, but shall involve medical or surgical treatment for which a legally authorized and duly qualified physician's or surgeon's receipted bill and affidavit, on the company's form, is furnished to the company within ninety days from the date of the injury, the company will pay the amount of such bill, but not exceeding the weekly indemnity for one week.

5. **DOUBLED BENEFITS.**—If the injury to the insured be sustained while riding as a passenger in or upon a public conveyance (including the platform, steps or running-board thereof) provided by a common carrier for passenger service; or while riding as a passenger in a passenger elevator or escalator, or while in a burning building, or if the injury to the insured be caused solely and directly by the collapse of the outer walls of a building while the insured is therein, by a stroke of lightning, by the explosion of a steam boiler, or by a cyclone or tornado, the benefits enumerated for contingencies Nos. A1, A2, A3, and B1 shall be double the respective amounts named, but in no event and under no circumstances shall any benefit be held to be more than once "doubled" under any provision herein.

6. **IDENTIFICATION.**—If the insured, by reason of an injury covered by this policy, or by an illness, shall be physically unable to communicate with friends, the company, upon receipt of a telegram or other message giving the number of this policy, will immediately transmit to his relations or friends any information respecting him, and will defray the expenses, not exceeding in all, the weekly indemnity for four weeks, necessary to put the insured in the care of friends.

7. **SPECIAL BENEFITS.**—Sunstroke, freezing, hydrophobia or asphyxiation suffered through accidental means, or blood poisoning resulting directly from an accidental bodily injury, shall be deemed a bodily injury within the meaning of this policy.

PROVIDED, however, that only one benefit shall be payable in respect of any one accident

except that payment for a period under Clause A2 may be followed by payment for a period under Clause A3, and that the benefit under Clause B2 or B3 (but not both) may be payable in conjunction with any other benefit.

FOR STANDARD PROVISIONS SEE PAGE 11

SCHEDULE OF SURGICAL OPERATIONS REFERRED TO IN CLAUSE B3.—The following specified amounts are payable only if the weekly indemnity is \$50; if such weekly indemnity is greater or less than \$50, such amounts shall be increased or reduced proportionately. Abscess, incision, \$10. Abdomen, cutting into abdominal cavity for diagnosis or treatment of organs therein, \$200. Amputation of entire hand, forearm, or foot, \$50; leg or arm, \$100; thigh, \$150; finger or fingers, \$20. Aneurism, operation for tying of artery, \$70. Bone, injuries to or disease of, removal of diseased portion of bone, \$50. Chest, cutting into thoracic cavity for diagnosis of treatment of organs therein, \$50. Dislocation, reduction of hip or knee, \$70; shoulder, elbow or ankle, \$50; wrist or lower jaw, \$30; thumb, \$20; fingers, \$10. Eye, any cutting operation, \$20; removal, \$100. Excision, removal of shoulder or hip joint, \$200; knee joint, \$150; elbow, wrist or ankle joint \$100; toe or toes, \$20. Fractures. Reduction of: nose, lower jaw, collar bone or shoulder blade, \$50; breast bone or ribs, \$20; upper arm, \$70; forearm, \$50; wrist, \$50; hand, \$30; fingers, \$10; bones of the pelvis (except coccyx), \$150; coccyx, \$20; thigh, \$150; knee cap or leg, \$100; bones of foot, \$30; toes, \$20. Gunshot wounds, treatment of, not necessitating amputation or any cutting operation into abdominal cavity, \$25. Hydrophobia, Pasteur treatment, \$100. Inflammation of joint, incision into joint, \$50. Lockjaw, injection of anti-toxin into skull, \$200; injection of anti-toxin into spinal canal, \$100. Nerve. Cutting operation for stretching, \$50. Skull, cutting into cranial cavity, \$200. Spine or spinal cord, operation with removal of fractured vertebra, \$200. Wounds, suturing, \$10.

SCHEDULE OF INJURIES REFERRED TO IN CLAUSE B1.—The following specified amounts are payable only if the weekly indemnity is \$50; if such weekly indemnity is greater or less than \$50, such amounts shall be increased or reduced proportionately. For loss of one or more fingers (at least one entire phalanx), \$300; one or more entire toes, \$400; For complete hernia, \$140. For complete dislocation of the shoulder, \$200; elbow, \$200; wrist, \$250; hip, \$600; knee, \$300; any bones of foot, other than toes, \$300; ankle, \$300; two or more toes, \$100; two or more fingers, \$100. For the complete fracture of bones: Of the skull, both tables, \$650; lower jaw, \$150; collar bone, \$300; pelvis, \$500; thigh, \$600; leg, \$400; knee cap, \$400; arm, between elbow and shoulder, \$400; forearm, between wrist and elbow, \$300; two or more ribs, \$200; foot, other than toes, \$250; hand other than fingers, \$250; two or more toes, \$200; two or more fingers, \$200.

POLICY FORM—"THE ROYAL ACCIDENT"

CAPITAL SUM, \$5000.

ANNUAL PREMIUM, SELECT, \$25.

WEEKLY INDEMNITY, \$37.50.

Royal Indemnity Company, in consideration of the premium of \$25, together with the statements contained in the application, a copy of which application is endorsed hereon and made a part hereof, the Royal Indemnity Company agrees with John Doe, whose occupation is bookkeeper, residing at New York, that the capital sum provided herein is five thousand dollars; that the weekly indemnity provided herein is \$37.50; that the Company will pay the benefits enumerated herein if during the term of this policy the insured sustains bodily injuries which begin with and result from accidental external force and accidental external violence, which injuries solely cause any of the hereinafter enumerated contingencies, subject to all the provisions and limitations of this policy.

1. If said injuries from the date of the accident necessarily and continuously disable the insured and render him completely unable to perform any and every duty pertaining to his occupation and within five years from the date of said injuries, or, irrespective of said disability, within ninety days from the date of said injuries.

Death (a) cause the death of the insured, the capital sum. Loss of limbs or sight of eyes (b) cause or necessarily result in the loss by severance of limbs or loss of eyes thus: of the whole of both hands or feet, or of the whole of one hand and one foot, or of the whole of one hand or one foot accompanied by the complete and permanent loss of sight of one eye, or of the complete and permanent loss of sight of both eyes, the capital sum. Loss of one limb or sight of eye (c) cause or necessarily result in the loss by severance of limb or loss of eye thus: of the whole of one hand or one foot, or of the complete and permanent loss of sight of one eye, one-half the capital sum. Loss of thumb and index finger (d) cause or necessarily result in the loss by severance of the whole of the thumb and index finger of one hand, one-fifth the capital sum. Disability prior to death or loss of limbs or sight (e) if said injuries totally disable the insured as heretofore specified, prior to the occurrence of contingencies, "a," "b," "c," or "d," the weekly indemnity for each week of said total disability prior to the occurrence of contingencies "a," "b," "c," or "d," in addition to the capital sum or proportion thereof.

2. TOTAL LOSS OF TIME.—If said injuries do not result in any of the contingencies enumerated in Clause 1, but should they, from the date of the accident, necessarily and

continuously disable the insured by rendering him completely unable to perform any and every duty pertaining to his occupation, the weekly indemnity for each week of said disability, for the entire period during which he shall live and be so disabled.

3. **PARTIAL LOSS OF TIME.**—If said injuries do not result in any of the contingencies enumerated in Clause 1, but should they partially disable and prevent the insured from attending to a substantial portion of the duties pertaining to his occupation, two-fifths of the weekly indemnity for each week of said disability, not exceeding 26 consecutive weeks.

4. **ELECTIVE BENEFIT.**—If said injuries cause total or partial loss of time resulting in any of the injuries described in the endorsed "Schedule of Injuries," the insured may elect, by written notice to the Company within twenty days after the date of the accident, to accept any one benefit in the said Schedule of Injuries in lieu of all other payments and benefits under Clauses 2 and 3.

5. **HOSPITAL BENEFIT.**—If said injuries cause the insured to be confined within a hospital within ninety days from the date of the accident, the Company will pay, in addition to any other benefits provided herein, charges made by the hospital for such confinement, for a period not exceeding ten weeks, and not exceeding two-fifths the weekly indemnity for each of such weeks.

6. **SURGICAL OPERATIONS.**—If said injuries shall solely and directly necessitate the performance upon the insured of one of the operations described in the endorsed "Schedule of Surgical Operations," and if such operation shall be so performed within ninety days from the date of the accident, by a legally authorized surgeon, the Company will pay the amount specified in such schedule for any one operation.

7. **DOUBLED BENEFITS.**—If said injuries are caused (1) by the burning, wrecking or derailment of a railway passenger car, or of a train of which the car is a part ("railway passenger cars" include steam, cable, electric, tube, subway, elevated, suburban and street railway cars), or by the burning or wrecking of a vessel licensed for the transportation of passengers, provided in either case by a common carrier for passenger service and propelled by mechanical power, and are sustained while the insured is a passenger in or on the car or vessel, or (2) by the burning of a hotel, provided the insured is therein at the commencement of the fire, or (3) by an accident to an elevator while the insured is riding therein as a passenger, and said injuries shall result in any one of the contingencies enumerated in clauses 1 (a), 1 (b), 1 (c), or 1 (d), the Company will pay double the amount of the respective benefit named; but in no event and under no circumstances shall any benefit be held to be more than once "doubled" under any provision herein.

8. **MEDICAL TREATMENT.**—If said injuries do not cause loss or disability, but should they involve medical or surgical treatment, for which a legally authorized physician's or surgeon's receipted bill is furnished to the Company within ninety days from the date of the injury, the Company will pay the amount of such bill but not exceeding the weekly indemnity for one week.

9. **IDENTIFICATION.**—If the insured is, on account of said injuries, unable to communicate with his relatives or friends, the Company, upon receipt of a message giving the number of this policy, will transmit to his relatives or friends the message respecting him and will defray the expenses, not exceeding, in all, the weekly indemnity for four weeks, necessary to put the insured in the care of his relatives or friends.

10. The benefits herein are limited to one benefit for any one loss or disability, except that the payment under Clause 2 may be followed by payment under Clause 3, and the benefit under Clauses 5 or 6 (but not both), may be payable together with any other benefit.

FOR STANDARD PROVISIONS, SEE PAGE 11

ADDITIONAL PROVISIONS

A. A copy of any assignment of this policy must be given within thirty days to the Company, which shall not be responsible for its validity. No assignment of interest in this policy shall be valid unless consented to by endorsement hereon, signed by a duly authorized official of the Company.

B. No provision of the charter, constitution or by-laws of the Company shall be used in defense of any claim under this policy.

C. By the acceptance of this policy the insured agrees that it does not include injuries or death resulting from insanity or participation in aeronautics or war.

D. By the acceptance of this policy the insured agrees that it shall become void in the event that the insured becomes mentally incapable of self-management of himself or his property through any degree of insanity which does not begin with and result from accidental external force and accidental external violence; and the Company agrees to refund a pro rata part of the premium paid for this policy in the event aforesaid.

E. The copy of the application endorsed hereon is hereby made a part of this contract.

SCHEDULE OF SURGICAL OPERATIONS REFERRED TO IN CLAUSE 6.—The following specified amounts are payable only if the weekly indemnity is \$75; if such weekly indemnity is greater or less than \$75, such amounts shall be increased or reduced proportionately. Abscess—incision, \$10. Abdomen—cutting into abdominal cavity for diagnosis or treatment of organs therein (operation for hernia excepted), \$200. Amputation of entire hand, forearm or foot, \$50; leg or arm, \$100; thigh, \$150; finger or fingers, \$20. Aneurism—operation for tying of artery, \$70. Bone—injuries to or disease of—removal of diseased portion of bone, \$50. Chest—cutting into thoracic cavity for diagnosis or treatment of organs therein, \$50. Dislocation—reduction of hip or knee, \$70; shoulder, elbow or ankle, \$50; wrist or lower jaw, \$30; thumb, \$10; fingers, \$10. Eye—any cutting operation, \$20; removal, \$100. Excision—removal of shoulder or hip joint, \$200; knee joint, \$150; elbow, wrist or ankle joint, \$100; toe or toes, \$20. Fractures—reduction of: nose, lower jaw, collar bone or shoulder blade, \$50; breast bone or ribs, \$20;

upper arm, \$70; forearm, \$50; wrist, \$50; hand, \$30; fingers, \$10; bones of the pelvis (except coccyx), \$150; coccyx, \$20; thigh, \$150; knee cap or leg, \$100; bones of foot, \$30; toes, \$20. Gunshot wounds—treatment of, not necessitating amputation or any cutting operation into abdominal cavity, \$25. Hydrophobia—Pasteur treatment, \$100. Inflammation of joint—incision into joint, \$50. Lockjaw—injection of antitoxin into skull, \$200; injection of antitoxin into spinal canal, \$100. Nerve—cutting operation for stretching, \$50. Skull—cutting into cranial cavity, \$200. Spine or spinal cord—operation with removal of fractured vertebra, \$200. Wounds—suturing, \$10.

SCHEDULE OF INJURIES REFERRED TO IN CLAUSE 4.—The following specified amounts are payable only if the weekly indemnity is \$75; if such weekly indemnity is greater or less than \$75, such amounts shall be increased or reduced proportionately. For loss: of one or more fingers (at least one entire phalanx), \$300; of one or more entire toes, \$400. For complete dislocation: of the shoulder, \$200; of the elbow, \$200; of the wrist, \$250; of the hip, \$450; of the knee, \$300; of any bones of foot, other than toes, \$300; of the ankle, \$300; of two or more toes, \$100; of two or more fingers, \$100. For the complete fracture of bones: of the skull, both tables, \$650; of the lower jaw, \$150; of the collar bone, \$300; of the pelvis, \$500; of the thigh, \$600; of the leg, \$400; of the knee cap, \$400; of the arm between elbow and shoulder, \$400; of the forearm, between wrist and elbow, \$300; of two or more ribs, \$200; of the foot, other than toes, \$250; of the hand, other than fingers, \$250; of two or more toes, \$200; of two or more fingers, \$200.

POLICY FORM—"THE ROYAL HEALTH"

CAPITAL SUM, \$5000.

ANNUAL PREMIUM, \$35.

WEEKLY INDEMNITY, \$25.

ROYAL INDEMNITY COMPANY.

In consideration of the premium of \$35, together with the statements contained in the application, a copy of which application is endorsed hereon and made a part hereof, the Royal Indemnity Company agrees with John Doe, whose occupation is bookkeeper, residing at New York, that the weekly indemnity provided herein is \$25; that if, during the term of this policy the insured suffers sickness which is the sole cause of the hereinafter mentioned disabilities, the Company will pay the respective benefits subject to all the provisions and limitations of this policy:

1. **LOSS OF TIME.**—If sickness shall, during the term of this policy, necessarily and continuously disable the insured by rendering him completely unable to perform any part of his occupation, the Company will pay the weekly indemnity for each week of such disability but not exceeding 52 consecutive weeks.

2. **BLINDNESS OR PARALYSIS FROM SICKNESS.**—If, as the result of sickness for which he is entitled to benefits under Clause 1, the insured shall, within 52 weeks from the commencement of said sickness, suffer the irrecoverable loss of the entire sight of both eyes, or the loss, by permanent paralysis, of the use of both hands, or of both feet, or of one hand and one foot, and shall survive such loss, but remain totally disabled thereby, for a period of one year, and if at the end of such period of one year such loss is, in the opinion of medical authority satisfactory to the Company, irrecoverable and permanent and the sole and direct cause of his total and permanent inability to engage in any work or occupation for compensation of any kind, the Company will pay a sum which, together with all other benefits paid or payable in respect of such sickness, shall be equivalent to the weekly indemnity for 100 weeks.

3. **HOSPITAL INDEMNITY OR SURGICAL OPERATIONS.**—(a) If sickness causes the insured to be confined within a hospital within 90 days from the commencement of said sickness, the Company will pay, in addition to any other benefits provided herein, expenses paid to the hospital for such confinement, for a period not exceeding ten weeks, and not exceeding one-half the weekly indemnity for each of such weeks, or, instead of such hospital indemnity, and at the option of the insured:

(b) If sickness shall solely and directly necessitate the performance upon the insured of one of the operations described in the endorsed "Schedule of Surgical Operations," and if such operation shall be so performed within ninety days from the commencement of said sickness by a legally authorized surgeon, the Company will pay the amount specified in such schedule for any one operation.

FOR STANDARD PROVISIONS, SEE PAGE 11

ADDITIONAL PROVISIONS

A. A copy of any assignment of this policy must be given within 30 days to the Company, which shall not be responsible for its validity. No assignment of interest in this policy shall be valid unless consented to by endorsement hereon, signed by a duly authorized official of the Company. No provision of the charter, constitution or by-laws of the Company shall be used in defense of any claim under this policy. The copy of the application endorsed hereon is hereby made a part of this contract.

B. By the acceptance of this policy, the insured agrees that it does not cover sickness or disability resulting from any traumatic injury, or sickness or disability occasioned by or suffered while engaged in military or naval service, or sickness or disability, suffered in any part of Alaska, the Philippine Islands, Panama, or the British possessions in America, north of 60 degrees of north latitude, or elsewhere outside of the limits of the

United States, Canada or Europe, or any sickness or any disability unless the insured shall be regularly and continuously treated by a legally authorized physician, or any sickness or disability resulting from any disease which the insured had prior to the issuance of this policy.

SCHEDULE OF SURGICAL OPERATIONS REFERRED TO IN CLAUSE 3.—The following specified amounts are payable only if the weekly indemnity is \$50; if such weekly indemnity is greater or less than \$50, such amounts shall be increased or reduced proportionately. Abscess—incision, \$10. Abdomen—cutting into abdominal cavity for diagnosis or treatment of organs therein, \$200. Appendicitis—abdomen, \$200. Bone—disease of—removal of diseased portion of bone, \$50. Carbuncle—incision, \$10. Chest—cutting into thoracic cavity for diagnosis or treatment of organs therein, \$50. Cancer of lip—removal of, by cutting operation, \$50. Eye, ear, nose or throat—any cutting operation, \$20. Eye—removal, \$100. Gangrene—amputation of fingers or toes, \$20; foot or hand, \$50. Goitre—cutting operation for permanent cure, \$150. Hernia (abdominal)—any cutting operation for radical cure, \$200. Hydrocele—incision and treatment of sac, \$50. Intestinal obstruction (see abdomen). Kidney (see abdomen). Mastoiditis—cutting operation for removal of diseased bone, \$100. Rectum—cutting operation for: hemorrhoids, external, \$30; hemorrhoids, internal, \$50; prolapsed, \$50; fistula in ano, \$40; malignant stricture, \$200. Skull—cutting into cranial cavity, \$200. Stricture oesophagus—cutting operation (external) for permanent cure of, \$200. Stone in bladder—removal of by cutting or crushing operation, \$150. Tapping of: abdomen, \$50; bladder, \$30; chest, \$30; ear drum, \$20; hydrocele, \$20; joints, \$20. Trachea—cutting into for removal of foreign bodies or for relief of difficult breathing, \$70. Tumors—removal of by cutting operation: malignant, \$100; benign, \$30. Varicocele—cutting operation for permanent cure, \$50. Veins, varicose—cutting operation for permanent cure, \$50.

Southern Surety Company.**ST. LOUIS, MO.**

C. S. COBB, Pres.

Commenced Business 1907.

J. H. HUCKLEBERRY, Vice-Pres., Gen. Coun.

E. G. DAVIS, Sec.

The Southern Surety is now issuing accident and disability contracts as follows: "Southern A" Accident Policy; written for male risks classed as Select, Preferred, Extra Preferred and Ordinary, 18 to 60 years. Rates, \$5,000.00 and \$25.00 per week Accident Indemnity; Select and Preferred, \$25.00; Extra Preferred, \$30.00; Ordinary, \$42.50.

"Southern A" Disability Policy; written for male risks classed as Select, Preferred, Extra Preferred and Ordinary, 18 to 60 years. Rates, \$5,000.00, \$25.00 Weekly Accident Indemnity and \$25.00 Weekly Illness Indemnity. Select and Preferred, 18 to 50 years, \$60.00; 51 to 60 years, \$70.00. Extra Preferred, 18 to 50 years, \$65.00; 51 to 60 years, \$75.00. Ordinary, 18 to 50 years, \$77.50; 51 to 60 years, \$87.50.

Full Accumulated Accident Policy; Issued to male risks only between the ages of 18 and 65 years, and for annual premiums only. Rates, \$7,500.00 and \$25.00 Weekly Accident Indemnity; Select and Preferred, \$25.00; Extra Preferred, \$30.00; (Selected) Ordinary, \$42.50. Larger and smaller amounts at proportionate rates.

Full Accumulated Disability Policy; issued to male risks only between the ages of 18 and 60 years, and for annual premiums only. Rates, \$7,500.00, \$25.00 Weekly Accident Indemnity and \$25.00 Weekly Illness Indemnity. Select and Preferred, 18 to 50, \$60.00; 51 to 60, \$70.00. Extra Preferred, 18 to 50, \$65.00; 51 to 60, \$75.00. Selected Ordinary, 18 to 50, \$77.50; 51 to 60, \$87.50. Larger and smaller amounts at proportionate rates.

"Southern B" Accident Policy. Written for male risks between the ages of 18 and 65 years. Rates, \$1,000.00 and \$5.00 Weekly Accident Indemnity. Select and Preferred, \$4.00; Extra Preferred, \$5.00; Ordinary, \$7.50; Medium, \$10.00; Special, \$12.50; Hazardous, \$15.00; Extra Hazardous, \$20.00; Special Hazardous, \$25.00; Extra Special Hazardous, \$30.00. Larger amounts at proportionate rates. (The above policy will be issued to employed women between the ages of 18 to 50 years, provided their occupation is not classed as more hazardous than Ordinary, at an increase of 25% over the regular rate.)

"Southern B" Disability Policy; written for male risks between the ages of 18 and 60 years. Rates, \$1,000, \$5.00 Weekly Accident Indemnity, \$5.00 Weekly Illness Indemnity. Select and Preferred, 18 to 50 years, \$10.00; 51 to 60 years, \$12.00. Extra

Preferred, 18 to 50 years, \$11.00; 51 to 60 years, \$13.00. Ordinary, 18 to 50 years, \$13.50; 51 to 60 years, \$15.50. Medium, 18 to 50 years, \$17.00; 51 to 60 years, \$19.00. Special, 18 to 50 years, \$19.50; 51 to 60 years, \$21.50. Hazardous, 18 to 50 years, \$22.00; 51 to 60 years, \$24.00. Extra Hazardous, 18 to 50 years, \$27.00; 51 to 60 years, \$29.00. Special Hazardous, 18 to 50 years, \$32.75; 51 to 60 years, \$34.75. Extra Special Hazardous, 18 to 50 years, \$37.00; 51 to 60 years, \$39.00. Larger amounts at proportionate rates. (The above policy will be issued to employed women between the ages of 18 and 50 years, provided their occupation is not classed as more hazardous than ordinary, at an increase of 25% over the regular rate.)

Death and Dismemberment Policy; written for male risks between 18 and 65 years. Rates \$5,000, Classes Select and Preferred, \$15. Extra-Preferred, \$17.50. Ordinary, \$25.00. Medium, \$30.00. Farmers, \$37.50.

POLICY FORM.—“FULL ACCUMULATED ACCIDENT.”

PRINCIPAL SUM, \$7,500-\$15,000 WEEKLY INDEMNITY, \$25-\$50.
ANNUAL PREMIUM, \$25.

Southern Surety Company (hereinafter called the Company), in consideration of the premium of twenty-five dollars, and the statements in the application for this policy, a copy of which is endorsed hereon and made a part hereof, does hereby insure John Doe (hereinafter called the insured), the person described in the copy of the application, by occupation bookkeeper, office duties only, with duties as therein described, under classification select, subject to all the conditions and limitations hereinafter contained, from 12 o'clock noon, standard time, at the place where the insured resides, of the day this contract is dated, until 12 o'clock noon, standard time, at the place where the insured resides, the first day of December, 1915, and for such further periods stated in the renewal agreements as the premium paid will maintain this policy in force at the rate herein specified against—

THE INSURING CLAUSE.—The effects resulting directly and exclusively of all other causes from bodily injury sustained during the life of this policy, solely through external, violent and accidental means (excluding suicide, sane or insane, or any attempt thereof), said bodily injury so sustained being hereinafter referred to as “such injury,” as follows:

PART 1.—Principal sum, seventy-five hundred dollars Weekly accident indemnity, twenty-five dollars.

ACCIDENT INDEMNITIES.

PART 2. SPECIFIC LOSSES.—If “such injury” shall wholly and continuously disable the insured from date of accident from performing any and every kind of duty pertaining to his occupation, and during the period of such continuous disability, but within two hundred weeks from date of accident shall result independently and exclusively of all other causes in any one of the losses enumerated below, or within ninety days from the date of the accident, irrespective of total disability, result in like manner in any one of such losses, the Company will pay the sum set opposite such loss; and in event “such injury” results in death, the Company will pay, in addition to the principal sum, weekly indemnity as provided in Part 3, to the date of death; but only one of the payments named in Part 2 will be made for injuries resulting from one accident. For loss of life or both hands or both feet, or sight of both eyes, or one hand and one foot, or either hand or foot and sight of one eye, the principal sum; either hand or foot, or sight of one eye, one-half the principal sum; thumb and index finger of either hand, one-third the principal sum. Loss shall mean, with regard to hands and feet, dismemberment by severance at or above wrist or ankle joints; with regard to eyes, entire and irrecoverable loss of sight; with regard to thumb and index finger, severance at or above metacarpophalangeal joints. The payment in any such case shall end this policy.

PART 3. WEEKLY INDEMNITY; TOTAL OR PARTIAL DISABILITY.—The Company will pay accident indemnity at the rate per week specified in Part 1, for the period of total loss of time commencing on the date of the accident, during which “such injury” alone shall wholly and continuously disable and prevent the insured from performing any and every duty pertaining to any business or occupation. The Company will pay one-half the said weekly accident indemnity, if “such injury” shall not from the date of accident wholly disable the insured, but shall, within thirty days thereafter, wholly and continuously disable him, or if “such injury” alone shall, commencing on the date of accident or immediately

following the total loss of time, continuously disable and prevent the insured from performing one or more important daily duties pertaining to his occupation; provided, however, that no such partial indemnity shall be paid for a longer period than twenty-six consecutive weeks. Provided that indemnity under this part shall not be paid for any specific loss, except as is provided under Part 2.

PART 4. DOUBLE INDEMNITY.—The amount otherwise payable under Parts 2, 3 and 5 shall be doubled if "such injury" is sustained by the insured (1) while a passenger in a passenger elevator (excluding elevators in mines or in buildings in process of construction); (2) or while a passenger in or on a public conveyance (including the platform, steps or running-board thereof), provided by a common carrier for passenger service only; (3) or in consequence of the burning of a building while the insured is therein; (4) or through being struck by lightning; (5) or in consequence of the collapse of the outer walls of a building while the insured is therein.

PART 5. OPTIONAL BENEFITS FOR SPECIFIC INJURIES.—If "such injury" is one set forth in Schedule A, endorsed hereon, and the insured so elects in writing within twenty days from date of the accident, he may take, in lieu of all other indemnity, except as provided in Part 9, the amount specified for "such injury" in said Schedule A; provided, that not more than one such optional benefit shall be payable as the result of any one accident, and provided always, that the amount specified therein shall be payable only in case the weekly accident indemnity is \$25; if such weekly accident indemnity is greater or less than \$25, then the amounts to be paid shall be increased or reduced proportionately.

PART 6. SURGEON'S FEES—NON-DISABLING INJURY.—If "such injury" sustained by the insured shall not disable him or entitle him to any other indemnity under this policy, but shall require medical or surgical treatment by a legally qualified physician or surgeon, the Company will reimburse him for the cost of such treatment in an amount not to exceed said weekly accident indemnity for one week, provided that the attending physician's or surgeon's receipt and affidavit are furnished the Company within thirty days from date of the final surgical treatment.

PART 7. HOSPITAL EXPENSES.—If within ninety days from the date of "such injury" and solely on account thereof, the insured is removed to a regularly incorporated hospital and no claim is made under Part 9 hereof, the Company will pay, in addition to any other indemnity herein provided, for the continuous period during which the insured is confined in said hospital, not exceeding ten weeks, the amount expended by him weekly for such hospital expenses, not exceeding each week one-half of the weekly accident indemnity specified in Part 1.

PART 8. SPECIAL INDEMNITY.—Blood poisoning, sun stroke, freezing, hydrophobia or asphyxiation due solely to "such injury" (excluding suicide, sane or insane), shall be considered as covered by this policy.

PART 9. SURGICAL OPERATION INDEMNITY.—If "such injury" to the insured shall, within ninety days from date of the accident, necessitate a surgical operation named in Schedule B, the Company will pay, in addition to any other indemnity herein provided, the sum named for such operation in Schedule B; provided that not more than one such operation indemnity shall be payable as the result of any one cause of disability; and Schedule B, provided always that the amounts specified herein shall be payable only in case the weekly accident indemnity is \$25; if such weekly accident indemnity is greater or less than \$25, then the amounts to be paid shall be increased or reduced proportionately. Amputation of foot, hand or forearm, \$25; leg, \$50; arm above elbow, \$50; thigh, \$100; thumb or great toe, \$20; one or more entire fingers, \$10; one or more entire toes, \$10. Dislocation—reduction of shoulder, elbow, hip, knee or ankle, \$25; wrist or lower jaw, \$15; thumb or fingers, \$10. Excision of shoulder, hip or knee joint, \$100; elbow, wrist, or ankle joint, \$50; toe or toes, \$25. Eye—removal of eyeball, \$50. Fractures—reduction of nose, lower jaw, collar-bone, shoulder-blade or forearm (one or both bones), \$25; breast-bone, rib or ribs, fingers, coccyx, toes, \$10; upper arm, \$35; wrist or hand, bones of feet, \$15; any of the bones of the pelvis or sacrum, \$50; thigh, \$75; knee-cap or leg bones (one or both), \$50. Gunshot wounds—treatment not necessitating amputation or laparotomy, \$25. Hernia—(abdominal)—any cutting operation for the radical cure of the reducible, irreducible or strangulated form, \$100. Hydrophobia—Pasteur treatment, \$50. Laparotomy—(opening of the abdominal cavity for any operation on any organ contained therein, or for traumatic peritonitis), \$100. Necrosis—(death of bone)—sequestromy (removal of dead bone), \$35. Skull trephining for fracture or other cause, \$100. Synovitis—(inflammation of the lining membrane of a joint)—incision, \$25. Tetanus—injection of anti-tetanic serum into frontal lobe of brain, \$100. Wiring ununited fractures, \$25. Wounds of scalp or other parts—suturing, \$5.

PART 10. CERTIFICATE OF IDENTIFICATION AND REGISTRATION.—The Company will place the insured's name on its registration list and if, by reason of "such injury," the insured shall be physically unable to communicate with friends, the Company will, upon receipt of a telegram or other message giving this policy number, immediately transmit to the relatives or friends of the insured any information respecting him, and will defray all expenses necessary to put the insured in communication with and in care of friends provided such expenses shall not exceed the sum of one hundred dollars.

PART 11. MISCELLANEOUS PROVISIONS.—A. If the insured is disabled by "such injury" for more than thirty days, he or his representative shall furnish the Company every thirty days (or as near thereto as may be reasonably possible), with a report in writing from his attending physician or surgeon, fully stating the condition of the insured and the probable duration of his disability. B. The acceptance of any renewal premium is optional with the Company, and the acceptance of any past-due premium shall not waive any of the conditions of this policy as to its termination nor be held to establish a precedent for future payments. C. This policy does not cover injuries, fatal or otherwise, sustained by the insured while participating in or in consequence of having participated in aeronautics, nor disappearance, nor loss resulting from any means or act, which if

used or done by the insured while in possession of all mental faculties would be deemed intentional or self-inflicted.

FOR STANDARD PROVISIONS, SEE PAGE 11.

In witness whereof, the said Company has caused this policy to be signed by its president and vice-president, but the same shall not be binding upon the Company until dated and countersigned by its duly authorized representative. The premium on this policy is twenty-five dollars. This policy is dated the first day of December, 1914, countersigned at Saint Louis, Missouri, the first day of December, 1914.

SCHEDULE A.—(Optional with insured.) For loss by severance of one or more entire fingers (at least one entire phalanx), \$150; of one or more entire toes, \$200. For complete hernia caused solely and directly by "such injury," \$70. For complete dislocation of the shoulder \$100; elbow, \$100; wrist, \$125; hip, \$300; knee, \$150; two or more bones of the foot (not toes), \$150; ankle, \$150; two or more toes, \$50; two or more fingers, \$50. For complete fracture of the skull, both tables, \$325; lower jaw, \$75; collar bone, \$150; pelvis, \$250; thigh, \$300; leg (tibia and fibula), \$200; knee cap, \$200; arm between elbow and shoulder, \$150; two or more ribs, \$100; foot (two or more bones—not toes), \$125; hand (two or more bones—not fingers), \$125; two or more toes, \$100; two or more fingers, \$100; scapula, \$150.

POLICY FORM—"FULL ACCUMULATED DISABILITY."

PRINCIPAL SUM, \$7,500. WEEKLY INDEMNITY, ACCIDENT, \$25.
ILLNESS, \$25.

ANNUAL PREMIUM, \$60.

This policy is the same as the preceding except where the phraseology conflicts with the health feature and in the following clauses:

THE INSURING CLAUSE.—(1) The effects resulting directly, and exclusively of all other causes, from bodily injury sustained during the life of this policy, solely through external, violent and accidental means (excluding suicide, sane or insane, or any attempt thereof), said bodily injury so sustained being hereinafter referred to as "such injury," and (2) disability resulting from illness which is contracted and begins during the life of this policy and after it has been maintained in continuous force for fifteen days from its date, hereinafter referred to as "such illness," as follows:

PART 1.—Principal sum, seventy-five hundred dollars. Weekly accident indemnity, twenty-five dollars. Weekly illness indemnity, twenty-five dollars.

PART 8. HOSPITAL EXPENSES—ACCIDENT AND HEALTH INSURANCE.—If within ninety days from the date of "such injury" or beginning of "such illness," and solely on account thereof, the insured is removed to a regularly incorporated hospital and no claim is made under Part 9 hereof, the Company will pay, in addition to any other indemnity herein provided, for the continuous period during which the insured is confined in said hospital, not exceeding ten weeks, the amount expended by him weekly for such hospital expenses, not exceeding each week one-half of the weekly accident indemnity specified in Part 1.

PART 9. SURGICAL OPERATION INDEMNITY—ACCIDENT AND HEALTH INSURANCE.—If "such injury" or "such illness" of the insured shall, within ninety days from date of the accident or beginning of disability from illness, necessitate a surgical operation named in Schedule B, the Company will pay, in addition to any other indemnity herein provided the sum named for such operation in Schedule B; provided that not more than one such operation indemnity shall be payable as the result of any one cause of disability; and

ILLNESS INDEMNITIES.

PART 10. WEEKLY INDEMNITY; TOTAL DISABILITY.—The Company will pay illness indemnity at the rate per week specified in Part 1, for the period during which the insured shall be necessarily and continuously confined within the house and therein regularly attended by a legally qualified physician, solely by reason of "such illness." The Company will pay one-half of said weekly illness indemnity, for a period of non-confining illness, during which the insured shall be regularly attended by such physician at least once each week, and wholly and continuously disabled and prevented from performing any and every duty pertaining to any business or occupation, solely by reason of "such illness." Provided that indemnity under this part shall not be paid for a longer period than fifty-two consecutive weeks.

PART 11. INDEMNITY FOR BLINDNESS OR PARALYSIS.—If "such illness" of the insured contracted during the term of this policy shall not result in death, but shall result, independently of all other causes, within one year from the date of its contraction in the total and irrecoverable loss of sight of both eyes; or in permanent paralysis, whereby the insured shall entirely lose the use of both hands, or both feet; or one hand and one foot, and is thereby rendered permanently unable to engage in any occupation for wages or profit, the Company will pay the insured upon his filing affirmative and positive proof of such loss, a sum sufficient to increase the indemnity theretofore paid for such disability to an amount equal to one hundred weeks' illness indemnity.

PART 12. CERTIFICATE OF IDENTIFICATION AND REGISTRATION—ACCIDENT AND ILLNESS INSURANCE.—The Company will place the insured's name on its registration list and if, by reason of "such injury" or "such illness," the insured covered by this policy shall be physically unable to communicate with friends, the Company will, upon receipt of a telegram or other message giving this policy number, immediately transmit to the relatives or friends of the insured any information respecting him, and will defray all expenses neces-

sary to put the insured in communication with and in care of friends, provided such expenses shall not exceed the sum of one hundred dollars.

PART 13. MISCELLANEOUS PROVISIONS.—A. If the insured is disabled by "such injury" or "such illness" for more than thirty days, he or his representative shall furnish the Company every thirty days (or as near thereto as may be reasonably possible), with a report in writing from his attending physician or surgeon, fully stating the condition of the insured and the probable duration of his disability. B. The Company shall not, for the same period of disability, be liable for both accident and illness indemnity running concurrently. C. The acceptance of any renewal premium is optional with the Company, and the acceptance of any past-due premium shall not waive any of the conditions of this policy as to its termination nor be held to establish a precedent for future payments. D. This policy does not cover injuries, fatal or otherwise, sustained by the insured while participating in or in consequence of having participated in aeronautics, nor disappearance, nor loss resulting from any means or act which if used or done by the insured while in possession of all mental faculties would be deemed intentional or self-inflicted, nor disability due to disease or sickness contracted or suffered outside the United States, Canada, Mexico and Europe or in Alaska or in the United States insular possessions.

FOR STANDARD PROVISIONS, SEE PAGE 11.

POLICY FORM—"DEATH AND DISMEMBERMENT."

ANNUAL PREMIUM, \$15.

PRINCIPAL SUM, \$5,000.

Southern Surety Company (hereinafter called the Company), in consideration of the premium of fifteen dollars, and the statements in the application for this policy, a copy of which is endorsed hereon and made a part hereof, does hereby insure John Doe (hereinafter called the insured), the person described in the copy of the application, by occupation bookkeeper, office duties only, with duties as therein described, under classification select, subject to all the conditions and limitations hereinafter contained, from 12 o'clock noon, standard time, at the place where the insured resides, of the day this contract is dated, until 12 o'clock noon, standard time, at the place where the insured resides, of the first day of December, 1915, and for such further periods stated in the renewal agreements, as the premium paid will maintain this policy in force at the rate herein specified, against loss resulting from bodily injuries effected directly and exclusively of all other causes through external, violent and accidental means (excluding suicide, sane or insane, or any attempt thereat) as follows:

Principal sum, five thousand dollars.

SCHEDULE OF INDEMNITIES.

PART 1. DEATH, DISMEMBERMENT AND LOSS OF SIGHT.—If such injuries, independently and exclusively of all other causes, shall result within ninety days from the date of accident in any one of the losses enumerated below, the Company will pay the sum set opposite such loss; or if such injuries shall wholly and continuously disable the insured from the date of accident from performing any and every kind of duty pertaining to his occupation, and during the period of such continuous disability, but within two hundred weeks from the date of accident shall result independently and exclusively of all other causes in any one of the losses enumerated below, the Company will pay the sum set opposite such loss; but only one of the payments named in Part 1 will be made for injuries resulting from one accident. For loss of life, or both hands, or both feet, or one hand and one foot, or sight of both eyes, or one hand and sight of one eye, or one foot and sight of one eye, the principal sum; either hand, or either foot, or sight of one eye, one-half the principal sum; thumb and index finger, one-third the principal sum. Loss shall mean, with regard to hands and feet, dismemberment by severance at or above wrist or ankle joints; with regard to sight, entire and irrecoverable loss thereof; with regard to thumb and index finger, severance at or above metacarpophalangeal joints. The payment in any such case shall end this policy.

PART 2. DOUBLE INDEMNITY.—The amounts specified in Part 1 shall be doubled if the insured shall sustain such injuries (1) while a passenger in a passenger elevator (excluding elevators in mines or in buildings in process of construction); (2) or while a passenger in or on a public conveyance (including the platform, steps or running-board thereof), provided by a common carrier for passenger service only; (3) or in consequence of the burning of a building while the insured is therein; (4) or through being struck by lightning; (5) or in consequence of the collapse of the outer walls of a building while the insured is therein; (6) or in consequence of the explosion of a stationary steam boiler; (7) or in consequence of a cyclone or tornado.

PART 3. ACCUMULATIVE PROVISION.—Each consecutive full year's renewal of this policy shall add ten per cent. to the principal sum of the first year until such additions shall amount to 50 per cent. and henceforth so long as this policy shall be maintained in

force by the payment of annual premium in advance, the insurance will be for the original principal sum plus the accumulations.

PART 4. SURGICAL INDEMNITY.—If such injuries shall, within ninety days from the date of accident, necessitate the amputation by a surgeon of one or more limbs at or above the wrist or ankle, the Company will pay the insured for the cost of such operation, provided the Company's liability under this part shall not exceed an amount greater than twenty dollars for each one thousand dollars of initial principal sum.

PART 5. CERTIFICATE OF IDENTIFICATION AND REGISTRATION.—The Company will place the insured's name on its registration list and if, by reason of such injuries the insured shall be physically unable to communicate with friends, the Company will, upon receipt of a telegram or other message giving this policy number, immediately transmit to the relatives or friends of the insured any information respecting him, and will defray all expenses necessary to put the insured in communication with and in care of friends, provided such expenses shall not exceed the sum of one hundred dollars.

MISCELLANEOUS PROVISIONS.

PART 6.—a The acceptance of any renewal premium is optional with the Company, and the acceptance of any past-due premium shall not waive any of the conditions of this policy as to its termination nor to be held to establish a precedent for future payments.
b This policy does not cover injuries, fatal or otherwise, sustained by the insured while participating in or in consequence of having participated in aeronautics, nor disappearance, nor loss resulting from any means or act which if used or done by the insured while in possession of all mental faculties would be deemed intentional or self-inflicted.

FOR STANDARD PROVISIONS, SEE PAGE 11.

In witness whereof, the said Company has caused this policy to be signed by its president and secretary, but the same shall not be binding upon the Company until dated and countersigned by its duly authorized agent. The premium on this policy is fifteen dollars. This policy is dated the first day of December, countersigned at Saint Louis, Mo., the first day of December, 1914.

Standard Accident Insurance Company

DETROIT, MICH.

Commenced Business 1884.

LEM W. BOWEN, Pres.

J. S. HEATON, Sec.

The Standard Accident Insurance Company issues all forms of accident and health policies, including commercial, industrial, ticket and railway installment forms. The following classifications are used: Select, preferred, ordinary, extra-ordinary, medium, extra-medium, hazardous, extra-hazardous and special. The four leading forms in the commercial department are the "Accumulated or Complete disability" contract, "Accumulated or Complete Accident" contract, "Accumulated Accident and Limited Sickness" contract and the "Special Disability" contract. The policies just named are sold only to select, preferred and ordinary risks. To risks classified higher than ordinary the following forms are issued: "Standard Disability" contract, "Standard Accident" contract, "Standard Accident and Limited Sickness" contract.

The "Accumulated or Complete Disability" contract is a combination policy, paying for all accidents and all sickness, including double benefits, hospital indemnity, etc. Same is written on the basis of \$1500 principal sum and \$5 weekly indemnity for a premium to select risks of \$12.

The "Accumulated or Complete Accident" contract is a contract paying for accidental injuries only, includes double benefit feature, hospital clause, surgical fees and operation fees, etc., is issued for a premium of \$5 for each \$1500 principal sum and \$5 weekly indemnity.

The "Special Disability" contract is a contract paying for all accidents and all sickness; the period of payment for either accident or sickness is unlimited, payment being made quarterly for the entire period during which the insured may live and suffer disability; no reduction in the payment for sickness is made for non-confinement to the house, double benefit feature includes a provision for double benefits in case of injuries received in a private conveyance; a charge of \$15 per \$1000 principal sum and \$5 weekly indemnity is made to the select risks.

The "Standard Disability Contract" is a contract paying for all accidents and all sickness and is specially designed for the higher hazard risks; it pays disability for life for accident or 52 weeks for illness, has double benefit clause, hospital clause, operation fees, surgical attendance benefits and a special blindness or paralysis provision. The policy is issued to ordinary risks between the ages of 18 and 50 for \$15.50 for each \$1000 principal sum and \$5 weekly indemnity, medium class, \$18.

The "Standard Accident" contract is a straight accident policy designed for the higher hazard risks, includes double benefit clause, surgical attendance benefits, optional benefits, hospital clause, operation fees and accumulation clause; is sold to the ordinary class at \$8.50 for each \$1000 principal sum and \$5 weekly indemnity medium class, \$11.

POLICY FORM—"ACCUMULATED OR COMPLETE ACCIDENT" CONTRACT

PRINCIPAL SUM, \$7500—\$15,000. WEEKLY INDEMNITY, \$25—\$50.
ANNUAL PREMIUM, SELECT, \$25; PREFERRED, \$30.

The Standard Accident Insurance Company of Detroit, Michigan, in consideration of the warranties contained in the schedule of war-

ranties, copy of which is endorsed hereon and made a part hereof, and of the premium of twenty-five dollars, hereby insures John Doe (hereinafter called the Insured), whose occupation is insurance agent, for the term of twelve calendar months from noon, standard time, of the first day of January, 1916, against loss resulting from bodily injuries effected directly, exclusively and independently of all other causes through accidental means, except when intentionally self-inflicted while sane or insane, subject to all conditions and limitations hereinafter contained: Principal sum, seventy-five hundred dollars (\$7500); weekly indemnity, twenty-five dollars (\$25).

ARTICLE 1.—If such injuries shall wholly and continuously disable the insured from date of accident from performing any and every kind of duty pertaining to his occupation, and during the period of such continuous disability, shall result independently and exclusively of all other causes, in any one of the losses enumerated below, or within one hundred and eighty days from the date of the accident, irrespective of total disability, result in like manner in any one of such losses, the Company will pay the sum set opposite such loss and in addition weekly indemnity as provided in Article 2 to the date of death, dismemberment, or loss of sight. Only one of the payments named will be made for injuries resulting from one accident.

DEATH, LOSS OF LIMB OR SIGHT.—For loss of life, or both hands by actual severance at or above wrist, or both feet by actual severance at or above ankle, or one hand and one foot by actual severance at or above wrist or ankle, or for the irrecoverable and entire loss of sight of both eyes, or for the loss of either hand by severance at or above the wrist and entire sight of one eye if irrecoverably lost, or either foot by severance at or above the ankle and entire sight of one eye if irrecoverably lost, principal sum. For the loss of either arm by actual severance at or above the elbow, two-thirds principal sum. For the loss of either hand by actual severance at or above the wrist, one-half principal sum. For the loss of either leg by actual severance at or above the knee, two-thirds principal sum. For the loss of either foot by actual severance at or above the ankle, one-half principal sum. For the irrecoverable and entire loss of sight of one eye, one-half principal sum. For the loss of thumb and index finger of either hand (by severance at or above metacarpophalangeal joints), one-third principal sum. Payment in any such case shall terminate this policy.

ARTICLE 2. WEEKLY INDEMNITY—TOTAL LOSS OF TIME.—If such injury shall not result in any of the losses enumerated in Article 1, but shall immediately, totally and continuously disable and prevent the insured from attending to any and every kind of duty pertaining to his occupation, the Company will pay him the weekly indemnity at the rate mentioned above for the entire period during which he is so disabled.

PARTIAL LOSS OF TIME.—Or, if the insured shall, by reason of such injury, be immediately, totally and continuously disabled from attending to one or more important daily duty or duties pertaining to his occupation, either from date of accident or following total disability, the Company will pay him one-half the weekly indemnity above mentioned for a period not to exceed fifty-two consecutive weeks.

ARTICLE 3. DOUBLE BENEFITS.—The amounts specified in Articles 1 and 2 shall be doubled if the insured is injured under the following circumstances, to wit: While a passenger in or on a public conveyance provided by a common carrier for passenger service (including the platform, steps or running board of railway or street railway cars, or while boarding or alighting therefrom) or while in a passenger elevator (elevators in mines excepted); (2) or, caused by a stroke of lightning; (3) or, caused by the burning of a building while the insured is therein; (4) or, caused by the collapse of a building while the insured is therein; (5) or, caused by the explosion of a steam boiler; (6) or, caused by a cyclone or tornado.

ARTICLE 4. SCHEDULE OF INJURIES.—The insured may elect to receive the amount of indemnity provided for in "Schedule of Injuries to the Insured" endorsed hereon, provided he receive such amount in the place of other indemnities for total or partial disability; such choice must be expressed in writing, addressed to the Company, within twenty days of the date of the occurrence of the accident. Provided, that not more than one amount shall be payable under this article for injuries resulting from any one accident.

ARTICLE 5. HOSPITAL INDEMNITY.—If the insured shall suffer bodily injury for which weekly indemnity shall be paid under this policy, and if on account of such bodily injury and within ninety days from the date of the accident, the insured is removed to a hospital, the Company will pay the insured for a period not exceeding ten consecutive weeks, during which time he is confined in said hospital, double the amount of weekly indemnity that would otherwise be payable under this policy. Indemnity under this article shall not be paid if the insured shall be entitled to indemnity under Article 3.

ARTICLE 6. OPERATIONS TO INSURED.—In the event that injuries sustained for which weekly indemnity shall be paid under this policy, shall within ninety days from the date of the accident, necessitate a surgical operation named in the Schedule of Operations to the Insured, endorsed hereon, the Company will pay, in addition to benefits heretofore specified, the sum set opposite to such operation in said schedule, provided always that the amount under said schedule shall not be payable for more than any one operation as the result of any one accident.

a. In case any such accident shall necessitate more than one surgical operation named in the Schedule of Operations, the insured shall elect for which operation payment shall be made.

ARTICLE 7. SURGICAL ATTENDANCE BENEFITS.—If no claim is made for either disability or death, but the injury shall require surgical treatment by a surgeon, the Company will reimburse the insured for the cost thereof, not to exceed the single weekly indemnity before named for one week. The surgeon's receipt for services verified by affidavit of the same shall be sufficient proof of the benefits under this clause, but must be furnished the Company within thirty days from the date of the event causing such injury.

ARTICLE 8. CERTIFICATE OF IDENTIFICATION AND REGISTRATION.—In consideration of the receipt at the Home Office of the premium for this accident policy, the Company has registered the insured named in this policy. If the insured shall, by reason of injury during the time this policy is in force, be physically unable to communicate with friends, the Company will, upon receipt of a telegram or other message giving the policy number, immediately transmit to the relatives or friends of the insured named in this policy, any information respecting him, and will defray all expenses necessary to put the insured in communication with, and in the care of friends, providing such expense shall not exceed the sum of twenty dollars for each fifteen hundred dollars of the principal sum hereof.

ARTICLE 9. BENEFICIARY BENEFITS.—If one person and only one is named as beneficiary in the Schedule of Warranties, and such person is over eighteen and under sixty years of age, and is not the insured or an insured-beneficiary under any other policy issued by this Company, this policy shall also insure the person so named as beneficiary against any one of the disabilities named in the following schedule resulting directly, exclusively, and independently of all other causes, within ninety days from the date of accident, from accidental bodily injuries (except when self-inflicted when insane), while riding as a passenger in or on any railway car or vessel propelled by mechanical power, provided by a common carrier licensed for passenger service, or while in a passenger elevator, or while in a burning building, as specified in the following schedule:

For loss of life, or both hands by severance at or above the wrist, or both feet by severance at or above the ankle, or one hand by severance at or above the wrist, and one foot by severance at or above the ankle, or entire sight of both eyes if irrecoverably lost, two-thirds the original principal sum. For loss of either hand by severance at or above the wrist, or one foot by severance at or above the ankle, one-third the original principal sum. For loss of entire sight of one eye if irrecoverably lost, one-fifth the original principal sum. (In event of death of beneficiary the sum due shall be paid to the insured. All other benefits under this article shall be paid to the beneficiary.)

a. Or for any injury so sustained, which is specified in the Schedule of "Injuries to the Insured" in this policy the Company will pay one-half of the sum provided in such schedule, under the portion marked "Ordinary Accidents." Not more than one benefit shall be paid for injuries resulting from one accident.

b. For any injury so sustained which shall result within ninety days in an operation set forth in the Schedule of "Operations to the Insured" contained in this policy, the Company will pay one-half of the sum provided in such schedule, provided that the amount under such schedule shall not be payable for more than one operation as the result of any one accident.

ARTICLE 10. LIMITS.—This policy covers injuries received only within the civilized limits of the globe, including travel by regular lines of passenger conveyance.

a. This policy shall not cover any person for injuries, fatal or non-fatal, sustained while or in consequence of participating in aeronautics; or while driving or manipulating an automobile, motorcycle or motor boat in any race or speed contest.

FOR GENERAL PROVISIONS, SEE PAGE 11

ADDITIONAL PROVISIONS

R. The acknowledgment of the Company or the receipt of notice given under this policy, or the furnishing of forms for filing proofs of loss, or the acceptance of such proofs, or the investigation of any claim thereunder shall not operate as a waiver of any of the rights of the Company in defence of any claim arising under such policy.

S. Full compliance of the insured and beneficiary with all provisions of this policy is a condition precedent to recovery hereunder and any failure in this respect shall forfeit to the Company all right to any indemnity.

T. No provision of the charter or by-laws of the Company not included herein shall avoid the policy or be used in evidence in any legal proceeding hereunder.

U. The insured on the acceptance of this policy makes the following statements, which he warrants to be true and complete, and which are hereby made a part of the contract of insurance.

SCHEDULE OF INJURIES TO THE INSURED.—Amounts shown hereunder are payable for each \$25 single weekly indemnity. If the single weekly indemnity provided in the policy is greater or less the amounts to be paid shall be increased or decreased proportionately. Amounts payable as provided in Article 4. For loss of certain members, by severance, viz.: of one or more fingers (at least one entire phalanx), \$150; of one or more entire toes, \$200. For complete hernia, caused solely and directly by accidental injury, \$70. For complete dislocation, viz.: of the shoulder, \$100; elbow, \$100; wrist, \$125; hip, \$300; knee, \$150; any bones of the foot, \$150; ankle, \$150; two or more toes or two or more fingers, \$50. For the complete fracture of bones, viz.: of the skull, both tables, \$325; lower jaw, \$75; clavicle (collar bone), \$150; pelvis, \$250; thigh, \$300; leg, \$200; patella (knee cap), \$200; arm between elbow and shoulder, \$300; forearm, between the wrist and elbow, \$150; two or more ribs, \$100; foot, \$125; hand, \$125; two or more toes or two or more fingers, \$100.

**POLICY FORM—"ACCUMULATING INDEMNITIES DISABILITY"
CONTRACT.**

**PRINCIPAL SUM, \$5000-\$10,000 WEEKLY INDEMNITY, \$25-\$50.
ANNUAL PREMIUM, \$75.**

The Standard Accident Insurance Company of Detroit, Mich., in consideration of the representations contained in the application, copy of which is indorsed hereon and made a part hereof, and of the premium of seventy-five dollars,

Hereby insures John Doe (hereinafter called the insured), whose occupation is book-keeper, for the term of twelve calendar months from noon, standard time, of the first day of November, 1914, against loss resulting from bodily injuries effected directly, exclusively and independently of all other causes through external, violent and accidental means, except when intentionally self-inflicted while sane or insane, and against disability from sickness, subject to all conditions and limitations hereinafter contained: principal sum, five thousand dollars (\$5000); weekly indemnity, twenty-five dollars (\$25).

ARTICLE 1.—If such injuries shall wholly and continuously disable the insured from date of accident from performing any and every kind of duty pertaining to his occupation, and during the period of such continuous disability, but within two hundred weeks from date of accident, shall result independently and exclusively of all other causes, in any one of the losses enumerated below, or within ninety days from the date of the accident, irrespective of total disability, result in like manner in any one of such losses, the Company will pay the sum set opposite such loss and in addition weekly indemnity as provided in Article 2 to the date of death, dismemberment, or loss of sight. Only one of the payments named will be made for injuries resulting from one accident.

DEATH, LOSS OF LIMB OR SIGHT.—For loss of life, or both hands by actual severance at or above wrist, or both feet by actual severance at or above ankle, or one hand and one foot by actual severance at or above wrist or ankle, or irrecoverable and entire loss of sight of both eyes, or loss of either hand by severance at or above the wrist and entire sight of one eye if irrecoverably lost, or loss of either foot by severance at or above the ankle and entire sight of one eye if irrecoverably lost, the principal sum. For the loss of either hand by actual severance at or above wrist, or either foot by actual severance at or above the ankle, or the irrecoverable and entire loss of sight of one eye, one-half principal sum. For the loss of thumb and index finger of either hand (by severance at or above metacarpo-phalangeal joints), one-third principal sum. Payment in any such case shall terminate this policy.

WEEKLY INDEMNITY.

ARTICLE 2. TOTAL LOSS OF TIME.—If such injury shall not result in any of the disabilities enumerated in Article 1, but shall directly and immediately, totally and continuously disable and prevent the insured from attending to any and every kind of duty pertaining to his occupation, the Company will pay him the weekly indemnity at the rate mentioned above for the entire period during which he is so disabled.

PARTIAL LOSS OF TIME.—Or, if the insured shall, by reason of such injury, be directly and immediately, totally and continuously disabled from attending to one or more important daily duty or duties pertaining to his occupation, either from date of accident or following total disability, the Company will pay him one-half the weekly indemnity above mentioned for a period not to exceed fifty-two consecutive weeks.

ARTICLE 3. DOUBLE BENEFITS.—The amounts specified in Articles 1 and 2 shall be doubled if the insured is injured under the following circumstances, to-wit: While a passenger in or on a public conveyance provided by a common carrier for passenger service (including the platform, steps or running board of railway or street railway cars), or while in a passenger elevator (elevators in mines excepted); (2) or, caused by a stroke of lightning; (3) or, caused by the burning of a building while the insured is therein; (4) or, caused by the collapse of the outer walls of a building while the insured is therein; (5) or, caused by the explosion of a steam boiler; (6) or, caused by a cyclone or tornado.

ARTICLE 4. WEEKLY INDEMNITY FOR SICKNESS.—If the insured shall suffer from disease not hereinafter excepted, and thereby be wholly and entirely prevented from performing any and every kind of duty pertaining to his occupation, the Company will pay to him the weekly indemnity herein provided for a period of not to exceed fifty-two consecutive weeks. (a) The Company will not pay for disability due to disease contracted and beginning while the insured is engaged in military or naval service; nor for any sickness for which the insured is not regularly treated by a legally qualified and registered physician; nor for any disease contracted and beginning within fifteen days from noon of the day this policy is dated.

ARTICLE 5. ACCUMULATIVE 10 PER CENT. ANNUALLY.—Each consecutive full year's renewal of this policy, when the premium therefor is paid annually in advance, shall add ten per cent. per annum up to and inclusive only of the fifth consecutive year, to the respective indemnities specified as payable under this policy. When said annual premium shall be paid in any other manner than in advance, said increment shall be but five per cent. per annum, but shall extend up to and inclusive of the tenth consecutive year. Provided that in no case shall the accumulations amount to more than fifty per cent. of the indemnities as originally written.

ARTICLE 6. SCHEDULE OF INJURIES.—The insured may elect to receive the amount of indemnity provided for in "Schedule of Injuries to the Insured" indorsed hereon,

provided he receive such amount in the place of other indemnities for total or partial disability; such choice must be expressed in writing, addressed to the Company, within twenty days of the date of the occurrence of the accident. Provided, that not more than one amount shall be payable under this article for injuries resulting from any one accident.

ARTICLE 7. HOSPITAL INDEMNITY.—If the insured shall suffer bodily injury or illness for which weekly indemnity shall be paid under this policy, and if on account of such bodily injury or sickness and within ninety days from the date of the accident or commencement of the sickness, the insured is removed to a hospital, the Company will pay the insured for a period not exceeding twelve consecutive weeks, during which time he is confined in said hospital, double the amount of weekly indemnity that would otherwise be payable under this policy, provided that the insured shall not make any claim under Article 8 of this policy. Indemnity under this article shall not be paid if the insured shall be entitled to indemnity under Article 3.

ARTICLE 8. OPERATIONS TO INSURED.—In the event that injuries sustained or sickness contracted for which weekly indemnity shall be paid under this policy, shall within ninety days from the date of accident or commencement of disability due to sickness, necessitate a surgical operation named in the schedule of operations to the insured, indorsed hereon, the Company will pay, in addition to benefits heretofore specified, the sum set opposite to such operation in said schedule, provided always that the amount under said schedule shall not be payable for more than any one operation as the result of any one accident or sickness. (a) In case any such accident or sickness shall necessitate more one than surgical operation named in the schedule of operations, the insured shall elect for which operation payment shall be made.

ARTICLE 9. SURGICAL ATTENDANCE BENEFITS FOR ACCIDENTAL INJURY.—If no claim is made for either disability or death, but the injury shall require surgical treatment by a surgeon, the Company will reimburse the insured for the cost thereof, not to exceed five dollars for each \$1000 of the principal sum before named. The surgeon's receipt for services verified by affidavit of the same shall be sufficient proof of the benefits under this clause, but must be furnished the Company within thirty days from the date of the event causing such injury.

ARTICLE 10. CERTIFICATE OF IDENTIFICATION AND REGISTRATION.—In consideration of the receipt at the home office of the premium for this accident and sickness policy, the Company has registered the insured named in this policy. If the insured shall, by reason of injury during the time this policy is in force, be physically unable to communicate with friends, the Company will, upon receipt of a telegram or other message giving the policy number, immediately transmit to the relative or friends of the insured named in this policy, any information respecting him, and will defray all expenses necessary to put the insured in communication with, and in the care of friends, providing such expense shall not exceed the sum of twenty dollars for each thousand dollars of the principal sum hereof.

ARTICLE 11. LIMITS.—The amount of sickness indemnity which has accrued at the time of insured's death shall be the limit of the Company's liability for sickness indemnity. The Company will not pay for sickness disability occasioned by accidental injuries, nor for sickness disability for any period for which the insured has either made claim or may become entitled to indemnity from this or any other Company or association, for or on account of accidental injuries; nor for disability due to disease contracted and suffered without the limits of the United States, Canada and Europe. (a) This policy covers injuries received only within the civilized limits of the globe, including travel by regular lines of passenger conveyance. (b) This policy shall not cover any person for injuries, fatal or non-fatal, sustained while or in consequence of participating in aeronautics, or while driving or manipulating an automobile, motorcycle or motor boat in any race or speed contest.

FOR STANDARD PROVISIONS, SEE PAGE 11.

ADDITIONAL PROVISIONS.

R. The acknowledgment of the Company or the receipt of notice given under this policy, or the furnishing of forms for filing proofs of loss, or the acceptance of such proofs, or the investigation of any claim thereunder shall not operate as a waiver of any of the rights of the Company in defense of any claim arising under such policy.

S. Full compliance of the insured and beneficiary with all provisions of this policy is a condition precedent to recovery hereunder and any failure in this respect shall forfeit to the Company all right to any indemnity.

T. No provision of the charter or by-laws of the Company not included herein shall avoid the policy or be used in evidence in any legal proceeding hereunder.

U. The insured on the acceptance of this policy makes the following statements, which he warrants to be true and complete, and which are hereby made a part of the contract of insurance.

The amounts on this page are figured on a basis of \$1000 principal sum.

SCHEDULE OF INJURIES TO THE INSURED.—Special indemnities. Amounts payable as provided in Article 6 for each \$1000 of the principal sum. For loss of certain members by severance, within ninety days, viz.: Of one or more fingers (at least one entire phalanx), \$30; one or more entire toes, \$40. For complete hernia, caused solely and directly by accidental injury, \$14. For complete dislocation, viz.: Of the shoulder, \$20; elbow, \$20; wrist, \$25; hip, \$30; knee, \$30; bones of the foot, \$30; ankle, \$30; two or more toes or two or more fingers, \$10. For the complete fracture of bones, viz.: Of the skull, both tables, \$65; lower jaw, \$15; clavicle (collar bone), \$30; pelvis, \$50; thigh, \$60; leg, \$40; patella (knee cap), \$40; arm between elbow and shoulder, \$60; forearm, between the wrist and elbow, \$30; two or more ribs, \$20; foot, \$25; hand, \$25; two or more toes or two or more fingers, \$20.

SCHEDULE OF OPERATIONS TO THE INSURED.—Amounts payable in addition to other benefits for each \$1000 of the principal sum as provided in Article 8. Appendicitis (see laparotomy), \$20. Aneurism (tumor of artery)—ligation, \$10. Amputation of foot, hand or forearm, \$5; leg or arm, \$10; thigh, \$20; finger or fingers, \$2. Abscess of boil—incision, \$1. Bone abscess—trephining, \$5. Bronchotomy, thyrotomy, laryngotomy, laryngotracheotomy or tracheotomy, \$10. Carbuncle—incision and treatment \$1. Caries (bone ulcer)—curettling, \$3. Dislocations, reduction of shoulder, elbow, hip, knee or ankle, \$5; wrist or lower jaw, \$3; thumb or fingers, \$2. Excision of shoulder, hip or knee joint, \$20; elbow, wrist or ankle joint, \$10; toe or toes, \$5. Eye, ear, nose or throat—any cutting operations, \$2. Felon—incision, \$1. Fracture, reduction of nose, lower jaw, collarbone, or shoulder blade, \$5; breast bone, \$2; rib or ribs, \$2; forearm, (one or both bones), \$5; upper arm, \$7; wrist or hand, \$3; fingers, \$2; any of the bones of the pelvis or sacrum, \$10; coccyx, \$2; thigh, \$15; knee cap or leg bones (one or both), \$10; bones of foot, \$3; toes, \$2. Ganglion (cystic tumor of tendon sheath)—incision and curettling, \$3. Gunshot wounds—treatment not necessitating amputation or laparotomy, \$5. Hernia (abdominal)—any cutting operation for the radical cure of the reducible, irreducible or strangulated form, \$20. Hydrocele—tapping, incision or excision of sac, \$5. Ingrowing toe nail—removal, \$2. Intestinal obstruction (see laparotomy). Kidney—fixation or removal, \$20. Laparotomy (opening of the abdominal cavity for an operation on any organ contained therein, or for traumatic peritonitis, or exploratory incision), \$20. Lithotomy (operation for removal of stone in bladder)—any cutting, \$20. Mastoiditis—operation for, \$10. Necrosis (death of bone)—sequestrotomy (removal of dead bone), \$7. Oesophagotomy for stricture or other cause, \$20. Paracentesis—tapping of abdomen, \$5; bladder, \$5; ear drum, \$3. Peritonitis (see laparotomy), \$20. Rectum—operation for hemorrhoids (external or internal)—excision or ligation, \$5; prolapsed—operation for, \$5; fistula in ano—incision, \$5; polypus—extirpation, \$5; malignant stricture—excision or colostomy, \$20. Skull trephining for fracture or other cause, \$20. Synovitis (inflammation of the lining membrane of a joint)—incision, \$5. Tetanus—injection of anti-tetanic serum into the frontal lobe of brain, \$20. Tumors—extirpation from any part of the body, benign, \$3; malignant, \$10. Varicose veins, ligation or excision, \$5. Varicocele—acupressure, ligation or excision, \$5. Wounds of scalp or other parts—suturing, \$1.

POLICY FORM—"COMPLETE SECURITY."

PRINCIPAL SUM, \$1000. MONTHLY ACCIDENT INDEMNITY, \$50.
MONTHLY ILLNESS INDEMNITY, \$50.

The Standard Accident Insurance Company of Detroit, Mich., in consideration of an initial payment of two dollars and fifty cents, and of the statements and agreements contained in the application a copy of which is endorsed hereon and made a part of this contract,

Hereby insures John Doe, of Detroit, Michigan (hereinafter called the insured), in its select class, as a merchant by occupation, from noon of January first, 1915, until noon of February first, 1915, standard time, at the place where this policy is countersigned, against loss resulting directly, exclusively and independently of all other causes from bodily injury sustained during the life of this policy solely through external, violent and accidental means (suicide, sane or insane, excepted); and against loss resulting from bodily sickness or disease, which is contracted and begins during the life of this policy and after thirty days from date first above written; and, provided that the payment of the further sum of two and one-half dollars at or before noon, standard time, of the day this insurance expires, and the further payment of one and one-half dollars at or before noon, standard time, of the first day of each consecutive month thereafter, may upon acceptance by the Company, renew this insurance one month for each such payment; hereby promises to pay the respective indemnities hereinafter specified in the Schedule of Indemnities, all in the manner and to the extent and within the limits hereinafter set forth:

PART I. SCHEDULE OF INDEMNITIES.—Principal sum, one thousand dollars (\$1000); Monthly accident indemnity, fifty dollars (\$50); monthly sickness indemnity, fifty dollars (\$50).

PART II. ACCIDENT INDEMNITY—SPECIFIC LOSSES.—If any one of the following specific losses shall result necessarily and solely from such injury as heretofore described, within ninety days from the date of the accident, indemnity will be paid as follows: (a) for loss of life, or (b) for loss of both hands or of both feet or of one hand and one foot (all by complete severance at or above the wrist or ankle), or for the irrecoverable loss of the entire sight of both eyes, the principal sum; (c) for loss of either hand or of either foot (by complete severance at or above the wrist or ankle), one-half the principal sum; (d) for the irrecoverable loss of the entire sight of one eye, one-third the principal sum.

Not more than one of the indemnities provided in this Part II will be paid on account of loss resulting from any one accident. The occurrence of any loss for which indemnity is payable under this part shall at once terminate this insurance.

PART III. MONTHLY ACCIDENT INDEMNITY—LOSS OF TIME.—Indemnity under this part shall not be paid for any disability resulting from loss for which provision is made in Part II.

(e) **TOTAL DISABILITY.**—If such injury as heretofore described alone shall immediately and continuously disable and prevent the insured from performing any and every duty pertaining to any occupation or business, the monthly accident indemnity as pro-

vided in Part I will be paid for the period of such disability not exceeding twenty-four consecutive months.

(b) **PARTIAL DISABILITY.**—Or, if such injury as heretofore described shall not immediately totally disable the insured but shall within thirty days thereafter totally disable him, or if such injury alone shall at once after the happening thereof or immediately after a period of total disability continuously disable and prevent the insured from performing work substantially necessary to his occupation or business, one-half the said monthly accident indemnity will be paid for the period of such disability not exceeding six months, provided, however, that the combined period for which indemnity is payable under Paragraphs *a* and *b* of this part shall not exceed twenty-four months from date of injury causing the loss.

PART IV. SPECIAL DEATH INDEMNITY.—If sunstroke, freezing, or hydrophobia, accidentally suffered by the insured, shall result independently of all other causes in the death of the insured within ninety days from the date of exposure or infection, the said principal sum will be paid as indemnity for loss of life.

PART V. DOUBLE ACCIDENT INDEMNITY.—Double the amounts otherwise payable under Parts II or III will be paid if the injury causing the loss is sustained by the insured (1) while riding as a passenger in a passenger elevator (elevators in mines excepted), or (2) while riding as a passenger within the enclosed part of a railway passenger car provided for the exclusive use of passengers or (3) while riding as a passenger on board a steam vessel licensed for the regular transportation of passengers, provided the injury shall be due directly to or in consequence of the wrecking of such elevator, car or vessel; or (4) while in or attempting to escape from a burning building if not acting as a paid or volunteer fireman at the time.

PART VI. SURGICAL OPERATIONS—ADDITIONAL INDEMNITY.—If such injury as heretofore described, for which indemnity shall become payable under Part III, shall make it necessary for the insured to undergo any surgical operation named in this part VI within ninety days from the date of the accident, the amount specified for such particular operation will be paid in addition to the regular monthly accident indemnity; provided, that no more than one such payment shall be made as the result of anyone accident, but in the event of two or more operations for which payment would otherwise be made, the insured may elect the one which he shall receive. The respective amounts stated below shall be payable where the monthly accident indemnity is \$50. Proportionately larger or smaller amounts shall be payable if the monthly accident indemnity is greater or less than \$50. Amputation of fingers, one or more entire, \$5; toes, one or more entire, \$5. Dislocations, reduction of hip or knee joint, \$5; shoulder, elbow or ankle joint, \$4; wrist or lower jaw, \$2.50. Fractures, reduction of lower jaw, \$5; collar bone or shoulder blade, \$10; breastbone, \$5; rib or ribs, \$5; upper arm, \$10; forearm, one or both bones, \$10; wrist or hand, \$5; fingers, one or more, \$2.50; pelvis or sacrum, any of the bones of, \$20; coccyx, \$5; thigh, \$25; knee cap, \$20; leg bone, one or both, \$20; foot, two or more bones, not toes, \$5; toes, two or more, \$2.50. Gunshot wounds—removal of shot or bullet, \$10. Skull trephining for fracture, \$20. Wounds—suturing, \$2.50.

PART VII. SURGEON'S FEES—NON-DISABLING INJURY.—If such injury as heretofore described shall not result in disability or death but shall require surgical treatment by a duly qualified surgeon, the Company will reimburse the insured for the cost of such treatment in an amount not to exceed five (\$5) dollars, provided the surgeon's receipted bill for the services together with affidavit on the Company's blanks shall be furnished the Company within thirty days from the date of accident causing the injury.

PART VIII. SICKNESS INDEMNITY—LOSS OF TIME.—Indemnity under this part shall not be paid for a longer period than six consecutive months, nor for the first four days of disability following date of first medical attendance unless the period of disability shall continue for ten days or longer.

(a) **FULL INDEMNITY.**—If such sickness as heretofore described alone shall necessarily disable and prevent the insured from performing any and every duty pertaining to any occupation or business and shall necessarily require the insured to be entirely and continuously confined within the house and therein regularly visited by a legally qualified physician, the monthly sickness indemnity as provided in Part I will be paid for such period of continuous disability and confinement not exceeding the limits herein provided.

(b) **PARTIAL INDEMNITY.**—Or, if such sickness as heretofore described alone shall necessarily disable and prevent the insured from performing any and every duty pertaining to any occupation or business, and shall require the insured to be regularly and personally attended by a legally qualified physician, though not continuously confined within the house, one-half the said monthly sickness indemnity will be paid for the period of such disability, immediately following a period of confinement or for any non-confining sickness, not exceeding two consecutive months.

(c) **HOSPITAL INDEMNITY.**—In any of the losses covered by this Part VIII where the insured is confined in a regularly incorporated hospital for treatment, board and lodging, additional monthly indemnity will be paid for such time as the insured is so confined not exceeding two months, at the rate of one-fourth the regular monthly sickness indemnity.

PART IX. ACCUMULATIONS AND INCREASE.—Commencing on the date last above written, which is the first date of expiration of this insurance, each month for which a renewal premium is paid shall add one per cent. to the indemnity payable under Part II for loss of life, but the total of such additions shall not exceed fifty per cent.

(b) If at any time one full year's premiums are paid in advance then ten per cent., or if one-half year's premiums are so paid, then five per cent., shall be added to the indemnity payable under Parts III and VIII on any claim originating within the period covered by such payments.

PART X. GENERAL PROVISIONS.—(a) Loss resulting wholly or partly from abscesses,

boils, carbuncles, felon, ulcers, orchitis, lumbago, lame back, strains, infection, blood poisoning, or contact with poisonous or infectious substances, or loss resulting partly from accident and partly from disease, is hereby classed as resulting from sickness the original cause of such loss, or of the ailment causing the loss notwithstanding, and indemnity will be paid for such loss only as provided in Part VIII, but the words "entirely and continuously confined within the house" as required in paragraph (a) of said Part shall not be held to apply in case of abscesses, boils, carbuncles or felons.

(b) In event of any claim arising hereunder, either from injury or sickness, indemnity will be paid only for such time as the insured is under the professional care and regular personal attendance of a legally qualified physician or surgeon. If the insured is disabled for more than one month, he or his representative shall furnish the Company once every thirty days, or as near thereto as possible, with a report from the attending physician or surgeon fully stating the condition of the insured.

(c) If default be made in the payment of any premium for the renewal of this insurance, the subsequent acceptance of a premium or premiums by the Company, or by any of its authorized agents, shall not in any event extend this insurance beyond the first day of the succeeding month, nor shall any such acceptance constitute a waiver of the requirement that all renewal premiums be paid in advance as specified herein.

(d) This insurance does not cover loss resulting from childbirth or any disease or injury of the organs peculiar to women, venereal disease, apoplexy, paralysis, self-destruction or injuries caused by the intentional act of any person, or any injury received or disease contracted outside of the United States, Canada or Mexico.

(e) The insurance hereunder, except Part VIII, takes effect upon the delivery of this policy to the insured while in good health and free from injury and the payment by the insured of the initial premium, and Part VIII takes effect thirty days later if all premiums due in the meantime are paid as provided.

(f) No provision of the charter or by-laws of the Company not included herein shall avoid the policy or be used in evidence in any legal proceeding hereunder.

(g) Full compliance on the part of the insured and beneficiary with all of the provisions of this policy is a condition precedent to recovery hereunder and any failure in this respect shall forfeit to the Company all right to any indemnity.

FOR STANDARD PROVISIONS, SEE PAGE 11.

The Travelers Insurance Company

HARTFORD, CONN.

Commenced Business 1864.

L. F. BUTLER, Pres.

JAMES L. HOWARD, Sec'y

JOHN EDGAR AHERN, Secretary, Accident Department.

The Travelers in its accident department insures all classes of risks. The following forms are issued: "Accumulative Accident," \$5 per \$1000; "Incomparable," \$60 per \$5000 and \$25. The "Incomparable" is a combination of the "Accumulative and the "General Health."

PREMIUM RATES.—For each \$1000 Principal sum and \$5 weekly indemnity in select and preferred classes, \$5 annually; extra preferred, \$6; ordinary, \$7.50; medium, \$10; special, \$12.50; hazardous, \$15; extra hazardous, \$20; special hazardous, \$25; extra special hazardous, \$30; railroad engineers or firemen, \$18 and \$20.

Physicians, surgeons, oculists, dentists, are charged \$6 per \$1000 and \$5 of insurance for the "ED" accident policy. Special septic rider included free.

Short term insurance not to exceed \$10,000 (under policies, tickets, or both), written on select, preferred, extra preferred and ordinary classes only at the following rates:

Months.	\$1000 and \$5.00.	\$1000. Death only.	Months.	\$1000 and \$5.00.	\$1000. Death only.
1.....	\$1.50	\$0.90	7.....	\$5.70	\$3.40
2.....	2.25	1.35	8.....	6.10	3.65
3.....	3.00	1.80	9.....	6.50	3.90
4.....	3.75	2.25	10.....	6.90	4.10
5.....	4.50	2.70	11.....	7.20	4.30
6.....	5.20	3.10			

"Death only" policies, giving no indemnity for disabling injury, will be written at 50 per cent of the cost of a regular death and indemnity policy for ordinary and lower classes, 60 per cent for medium and higher classes.

BENEFITS.—See Policy Forms.

AGE LIMITS.—18 to 59; renewals to age 69.

MAXIMUM RISK.—\$60,000 and \$200 weekly.

POLICY FORM—"SPECIAL ACCUMULATIVE ACCIDENT POLICY—
FORM ED

PRINCIPAL SUM, \$5000-\$10,000. **WEEKLY INDEMNITY,** \$25-\$50.

MAXIMUM SUM, \$15,000.

The Travelers Insurance Company, Hartford, Conn.

Does hereby insure John Doe, under classification. . . by occupation a banker, against loss resulting from bodily injuries, effected directly and independently of all other causes, through external, violent and accidental means (suicide, sane or insane is not covered), as specified in the following schedule, subject to the provisions and limitations hereinafter contained.

SCHEDULE OF INDEMNITIES

The principal sum of this policy in the first year is \$5000. Increases annually until maximum is \$7500.

PART A. DEATH, DISMEMBERMENT AND LOSS OF SIGHT. SINGLE INDEMNITY.—If such injuries shall wholly and continuously disable the insured from date of accident from performing any and every kind of duty pertaining to his occupation, and during the period of such continuous disability but within two hundred weeks from date of accident, shall result, independently and exclusively of all other causes in any one of the losses enumerated in this part, or within ninety days from the date of the accident, irrespective of total disability, result in like manner in any one of such losses, the company will pay the sum set opposite such loss and in addition weekly indemnity as provided in Part B to the date of death, dismemberment, or loss of sight, but only one of the amounts so specified and the additional weekly indemnity will be paid for injuries resulting from one accident. For loss of life, or both hands or both feet or sight of both eyes, or one hand and one foot, or either hand or foot and sight of one eye, the principal sum; either hand or foot or sight of one eye, one-half the principal sum; thumb and index finger of either hand, one-third the principal sum. Loss shall mean, with regard to hands and feet, dismemberment by severance at or above wrist or ankle joints; with regard to eyes, entire and irrecoverable loss of sight; with regard to thumb and index finger, severance at or above metacarpophalangeal joints. The payment in any such case shall end this policy.

PART B. TOTAL AND PARTIAL DISABILITY. SINGLE INDEMNITY. TOTAL LOSS OF TIME.—Or, if such injuries, independently and exclusively of all other causes, shall wholly and continuously disable the insured from the date of accident from performing any and every kind of duty pertaining to his occupation, the company will pay, so long as the insured lives and suffers said total disability, a weekly indemnity of _____ dollars.

PARTIAL LOSS OF TIME.—Or, if such injuries, independently and exclusively of all other causes, shall wholly and continuously disable the insured from date of accident from performing one or more important daily duties pertaining to his occupation, or for like continuous disability following total loss of time, the company will pay, during the period of such disability, but not exceeding twenty-six consecutive weeks, a weekly indemnity (one-half of rate for total loss of time) of _____ dollars. No payment of weekly indemnity shall be made in case of any loss enumerated in Part A, except as therein provided.

PART C. DOUBLE INDEMNITY.—If such injuries are sustained (1) while a passenger in or on a public conveyance provided by a common carrier for passenger service (including the platform, steps or running board of railway or street railway cars); or (2) while a passenger in a passenger elevator (excluding elevators in mines); or are caused (3) by the burning of a building; or by the collapse of the outer walls of a building; while the insured is therein in either case; or (4) by a stroke of lightning; or (5) by the explosion of a steam boiler; or (6) by a cyclone or by a tornado; the company will pay double the amount otherwise payable under Part A or B of this policy.

PART D. ACCUMULATIVE BENEFITS.—If the premium is paid annually in advance, each consecutive full year's renewal of this policy shall add ten per cent to the principal sum of the first year until such additions shall amount to fifty per cent and thenceforth so long as this policy shall be maintained in force by the payment of annual premium in advance, the insurance will be for the original principal sum plus the accumulations. If premium is paid semi-annually or quarterly, commencing with the second year of this insurance, five per cent shall be added annually to the principal sum of the first year until such additions shall amount to fifty per cent and thenceforth so long as this policy shall be maintained in force, the insurance will be for the original principal sum plus the accumulations.

PART E. SURGICAL BENEFITS.—If an operation named in the Schedule of Operations shall be performed by a surgeon on account of a bodily injury covered by this policy and within ninety days from the date of the accident which caused such injury, the company will pay the surgical benefit specified in the schedule for such operation in addition to any other indemnity to which the insured may be entitled. If more than one such operation shall be performed on account of injury sustained in one accident the insured shall receive the largest surgical benefit specified in the schedule for any one of the operations so performed. If a bodily injury shall be sustained which shall not result in death or other disability, or necessitate an operation named in the schedule, but which shall require surgical treatment, the company will pay the amount actually expended for such treatment but not exceeding the amount of the single indemnity hereunder for total loss of time for one week.

SCHEDULE OF OPERATIONS.—If the single weekly indemnity for total loss of time in this policy is \$50, the amounts named below shall be payable; if such weekly indemnity is greater or less than \$50 the amounts to be paid shall be increased or reduced proportionately. Abscess—incision, \$10. Abdomen—cutting into abdominal cavity for diagnosis or treatment of organs therein, \$200. Amputation of entire hand, forearm, or foot, \$50; leg or arm, \$100; thigh, \$150; finger or fingers, \$20. Aneurism—tying of artery, \$70. Bone—injuries to—removal of diseased portion of bone, \$50. Chest—cutting into for removal of pus as result of traumatism, \$50. Dislocation—reduction of hip or knee, \$70; shoulder, elbow, or ankle, \$50; wrist or lower jaw, \$30; thumb, \$20; fingers, \$10. Excision—removal of shoulder or hip joint, \$200; knee joint, \$150; elbow, wrist, or ankle joint, \$100; toe or toes, \$20. Eye—any cutting operation, \$20; removal, \$100. Fractures—reduction of nose, lower jaw, collar bone or shoulder blade, \$50; breast bone or ribs, \$20; upper arm, \$70; forearm, \$50; wrist, \$50; hand, \$30; fingers, \$10; bones of the pelvis, except coccyx, \$150; coccyx, \$20; thigh, \$150; knee cap or leg, \$100; bones of foot, \$30; toes, \$20. Gunshot wounds—treatment of, not necessitating amputation or any cutting operation into abdominal cavity, \$30. Hydrophobia—Pasteur treatment, \$100.

Inflammation of joint—incision into joint, \$50. Lockjaw—injection of anti-toxin into skull, \$200; injection of anti-toxin into spinal canal, \$100. Skull—cutting into cranial cavity, \$200. Spine or spinal cord—operation with removal of fractured vertebra, \$200. Wounds—suturing \$10.

PART F. ELECTIVE BENEFITS.—The insured, if he so elect in writing within twenty days from date of accident, may take, in lieu of the weekly indemnity hereinbefore provided for total or partial disability, indemnity in one sum, according to the following schedule, if the injury is one set forth in such schedule, but not more than one elective benefit shall be paid for injuries resulting from one accident. Where the insured is entitled to double indemnity the elective indemnity shall be doubled in like manner.

SCHEDULE OF ELECTIVE BENEFITS.—If the single weekly indemnity for total loss of time in this policy is \$50, the amounts named below shall be payable; if such weekly indemnity is greater or less than \$50 the amounts to be paid shall be increased or reduced proportionately. For loss of one or more fingers (at least one entire phalanx), \$300; one or more entire toes, \$400. For complete dislocation of the shoulder, \$200; elbow, \$200; wrist, \$250; hip, \$600; knee, \$300; any bones of foot, other than toes, \$300; ankle \$300; two or more toes, \$100; two or more fingers, \$100. For the complete fracture of bones of the skull, both tables, \$650; lower jaw, \$150; collar bone, \$300; pelvis, \$500; thigh, \$600; leg, \$400; knee cap, \$400; arm, between elbow and shoulder, \$600; forearm, between wrist and elbow, \$300; two or more ribs, \$200; foot, other than toes, \$250; hand, other than fingers, \$250; two or more toes, \$200; two or more fingers, \$200.

PART G. REIMBURSEMENT FOR HOSPITAL CHARGES.—Provided no claim is made for surgical benefits under the Schedule of Operations, if a bodily injury for which weekly indemnity is payable under the policy, necessitates the removal of the insured to a hospital within ninety days from the date of accident, the company will (in addition to the weekly indemnity payable) pay the amount expended weekly by him for hospital charges, but not in excess of fifty per cent of the single weekly indemnity provided in the policy for total disability, or for a period of more than ten weeks.

PART H. IDENTIFICATION AND REGISTRATION.—If the insured by reason of injury or illness shall be physically unable to communicate with friends, the company, upon receipt of a telegram or other message giving the number of this policy, will immediately transmit to his relatives or friends any information respecting him, and will defray all expenses necessary to put the insured in the care of friends, provided such expense shall not exceed the sum of one hundred dollars.

FOR STANDARD PROVISIONS SEE PAGE 11

ADDITIONAL PROVISIONS

(a) The insurance hereunder shall not cover any injury fatal or non-fatal sustained by the insured while participating in or in consequence of having participated in aeronautics.

(b) A copy of any assignment shall be given within thirty (30) days to the company which shall not be responsible for its validity. No provision of the charter, constitution or by-laws of the company shall avoid the insurance hereunder or be used in evidence or in defence of any claim arising under this policy.

(c) The copy of the application endorsed hereon is hereby made a part of this contract which is made subject thereto and to the payment of the premium of dollars.

(d) This policy is issued for a term of months to commence on the day of 19 and beginning and ending at twelve o'clock noon, standard time, of the place where the insured resides, but it may be renewed with the consent of the company, from term to term of months each, by the payment of the premium in advance.

In witness whereof, The Travelers Insurance Company has caused this policy to be signed by its president and a secretary, and countersigned by a duly authorized agent or cashier of the company.

POLICY FORM—"INCOMPARABLE DISABILITY," FORM EHD.

PRINCIPAL SUM, \$5000-\$10,000. WEEKLY INDEMNITY, \$25-\$50.

MAXIMUM SUM, \$15,000.

This policy is similar to the one preceding, except where the phraseology conflicts with the health portion, and in the following paragraphs, which are taken from the EHB form entire:

PART F. SCHEDULE OF INDEMNITIES. HEALTH INSURANCE. TEMPORARY DISABILITY.—For the period of continuous disability during which the insured shall independently of all other causes be necessarily confined to the house and wholly disabled and prevented by bodily disease not hereinafter excepted, from performing any and every kind of duty pertaining to his occupation, the company will pay a weekly indemnity of dollars, and if following such a period of total disability and confinement to the house, he shall be continuously wholly disabled and prevented from performing any and every kind of duty pertaining to his occupation, but shall not be necessarily confined to the house, one-half of said amount per week will be paid to the insured; but no payment shall be made for disability resulting from any disease for which the insured is not treated by a physician, nor from disease beginning within fifteen days from noon of the date of this policy, nor for disability in excess of fifty-two consecutive weeks' duration.

PERMANENT DISABILITY.—If the insured shall contract any disease not hereinafter excepted which shall not result in death but shall result in the entire and irrecoverable

loss of the sight of both eyes, or in the entire and irrecoverable loss of the use of both hands, or of both feet, or of one hand and one foot, and shall be wholly disabled thereby from engaging in any work or occupation for wages and profit, the company will pay, in lieu of any other indemnity, during the period of such total disability but not exceeding fifty-two weeks from the commencement thereof, a weekly indemnity at the rate prescribed above for total disability and confinement to the house; and at the expiration of the aforesaid period of fifty-two weeks if the insured shall then survive, the company will pay to him a further sum which, together with any indemnity theretofore paid for the disease which shall have caused such disability, shall be equal to the sum of dollars; but no payment shall be made for permanent disability resulting from any disease for which the insured is not treated by a physician, nor from disease beginning within fifteen days from noon of the date of this policy.

The payment for permanent disability shall end this policy.

PART G. SURGICAL BENEFITS. ACCIDENT AND HEALTH INSURANCE.—If an operation named in the Schedule of Operations which forms part of this policy shall be performed by a surgeon on account of a bodily injury or disease covered by this policy and within ninety days from the date of accident or commencement of disability by disease, the company will pay the surgical benefit specified in the schedule for such operation in addition to any other indemnity to which the insured may be entitled. If more than one such operation shall be performed on account of injury sustained in one accident or on account of one illness the insured shall receive the largest surgical benefit specified in the schedule for any one of the operations so performed. If an accidental bodily injury shall be sustained which shall not result in death or other disability, or necessitate an operation named in the schedule, but which shall require surgical treatment the company will pay the amount actually expended for such treatment, but not exceeding the amount of the single indemnity hereunder for total loss of time for one week.

PART H. REIMBURSEMENT FOR HOSPITAL CHARGES. ACCIDENT AND HEALTH INSURANCE.—Provided no claim shall be made for surgical benefits under the Schedule of Operations, if a bodily injury or disease for which weekly indemnity is payable under this policy, necessitates the removal of the insured to a hospital within ninety days from the date of accident, or commencement of disability by disease the company will (in addition to the weekly indemnity payable) pay the amount expended weekly by him for hospital charges, but not in excess of fifty per cent (50%) of the single weekly indemnity provided in the policy for total disability, or for a period of more than ten weeks.

PART I. IDENTIFICATION AND REGISTRATION.—If the insured by reason of injury or illness shall be physically unable to communicate with friends, the company, upon receipt of a telegram or other message giving the number of this policy, will immediately transmit to his relatives or friends any information respecting him, and will defray all expenses necessary to put the insured in the care of friends, provided such expense shall not exceed the sum of one hundred dollars.

FOR STANDARD PROVISIONS SEE PAGE 11

ADDITIONAL PROVISIONS

(a) The insurance hereunder shall not cover any injury fatal or non-fatal sustained by the insured while participating in or in consequence of having participated in aeronautics.

(b) The insurance under Part F shall not cover disease contracted, or sickness or disability sustained, in the tropics or in any part of Alaska or the British possessions in America, north of the sixtieth degree of north latitude; nor shall it cover disability by disease while engaged in military or naval service, nor shall it cover disability for any period for which the insured has either made claim or may become entitled to indemnity from this or any other company or association, for or on account of injuries by accidental violence; nor shall it cover disability, temporary or permanent, unless the disease is contracted and the disability begins while the policy is in force.

(c) A copy of any assignment shall be given within thirty (30) days to the company which shall not be responsible for its validity.

(d) The copy of the application endorsed hereon is hereby made a part of this contract which is made subject thereto. No provision of the charter, constitution or by-laws of the company shall avoid the insurance hereunder or be used in evidence or in defense of any claim arising under this policy.

(e) This policy is issued in consideration of the premium of dollars, for the term of months, to commence on the day this policy is dated against accidental bodily injuries, and for the term of days to commence on the fifteenth day after the day this policy is dated against disability by disease and beginning and ending in each case at twelve o'clock noon, standard time, of the place where insured resides, but it may be renewed with the consent of the company, from term to term of months each, by the payment of the aforesaid premium in advance until the insured shall be fifty-one years of age. If the policy shall be renewed thereafter, the renewal premium shall be dollars.

SCHEDULE OF OPERATIONS. SURGICAL BENEFITS.—If the single weekly indemnity for total loss of time in this policy is \$50, the amounts named below shall be payable. If such weekly indemnity is greater or less than \$50, the amounts to be paid shall be increased or reduced proportionately. Abscess—incision, \$10. Abdomen—cutting into abdominal cavity for diagnosis or treatment of organs therein, \$200. Amputation of entire hand, forearm, or foot, \$50; leg or arm, \$100; thigh, \$150; finger or fingers, \$20. Aneurism—operation for tying of artery, \$70. Appendicitis—abdomen, \$200. Bone—Injuries to or disease of, removal of diseased portion of bone, \$50. Carbuncle—incision, \$10. Chest—cutting into thoracic cavity for diagnosis or treatment of organs therein, \$50. Cancer of lip—removal of by cutting operation, \$50. Dislocation—reduction of hip or knee, \$70; shoulder, elbow, or ankle, \$50; wrist or lower jaw, \$30; thumb, \$20;

fingers, \$10. Eye, ear, nose or throat—any cutting operation, \$20. Eye—removal, \$100. Excision—removal of shoulder or hip joint, \$200; knee joint, \$150; elbow, wrist or ankle joint, \$100; toe or toes, \$20. Fractures—reduction of nose, lower jaw, collar bone, or shoulder blade, \$50; breast bone, or ribs, \$20; upper arm, \$70; forearm, \$50; wrist, \$50; hand, \$30; fingers, \$10; bones of the pelvis (except coccyx), \$150; coccyx, \$20; thigh, \$150; knee cap or leg, \$100; bones of foot, \$30; toes, \$20. Goitre—cutting operation for permanent cure, \$150. Gunshot wounds—treatment of, not necessitating amputation or any cutting operation into abdominal cavity, \$30. Hydrocele—incision and treatment of sac, \$50. Hydrophobia—Pasteur treatment, \$100. Inflammation of joint—incision into joint, \$50. Intestinal obstruction—see abdomen. Kidney—see abdomen. Lockjaw,—injection of anti-toxin into skull, \$200; injection of anti-toxin into spinal canal, \$100. Mastoiditis—cutting operation for removal of diseased bone, \$100. Nerve—cutting operation for stretching, \$50. Rectum—cutting operation for hemorrhoids, external, \$30; internal, \$50; prolapsed, \$50; fistula in ano, \$40; malignant stricture, \$200. Skull—cutting into cranial cavity, \$200. Spine or spinal cord—operation with removal of fractured vertebra, \$200. Stricture (Esophagus)—cutting operation (external) for permanent cure of, \$200. Stone in bladder—removal of by cutting or crushing operation, \$150. Tapping of abdomen, \$50; bladder, \$30; chest, \$30; ear drum, \$20; hydrocele, \$20; joints, \$20. Trachea—cutting into for removal of foreign bodies or for relief of difficult breathing, \$70. Tumors—removal of by cutting operation, malignant, \$100; benign, \$30. Varicocele—cutting operation for permanent cure, \$50. Veins, varicose—cutting operation for permanent cure, \$50. Wounds—suturing, \$10.

HEALTH INSURANCE (AGES 18 TO 55)

The Limited Health policy issued by the company provides indemnity during twenty-six weeks for illness caused by thirty-seven specified diseases. Also provides one hundred weeks' indemnity should disease result in permanent blindness or incurable paralysis causing loss of the use of two limbs. The annual cost of this policy is \$2 for each \$5 weekly indemnity, select to ordinary classes; \$3.00, medium to hazardous.

POLICY FORM—"GENERAL HEALTH" FORM HD.

ANNUAL PREMIUM, \$35, AGES 18 TO 50; \$15, AGES 51 TO 55.

WEEKLY INDEMNITY, \$25.

The Travelers Insurance Company, Hartford, Connecticut.

In consideration of the application for this policy signed by the insured (a copy of which is endorsed hereon) and of the premium of thirty-five dollars and subject to all the provisions, and limitations hereinafter contained, does hereby insure James Wilson, by occupation a broker, against disability by disease, as specified in the schedule of indemnities, for the term of 350 days to commence on the 15th day after the day this policy is dated and beginning and ending at twelve o'clock noon, standard time, of the place where the insured resides.

This policy may be renewed with the consent of the company, by payment of the aforesaid premium in advance, from term to term of twelve months each until the insured shall be 51 years of age. If the policy shall be renewed thereafter, the renewal premium shall be forty-five dollars. The date of this policy is January first, 1914.

PART A. SCHEDULE OF INDEMNITIES. TEMPORARY DISABILITY.—For the period of continuous disability during which the insured shall independently of all other causes be necessarily confined to the house and wholly disabled and prevented by bodily disease not hereinafter excepted, from performing any and every kind of duty pertaining to his occupation, the company will pay a weekly indemnity of _____ dollars, and if following such a period of total disability and confinement to the house, he shall be continuously wholly disabled and prevented from performing any and every kind of duty pertaining to his occupation, but shall not be necessarily confined to the house, one-half of said amount per week will be paid to the insured; but no payment shall be made for disability resulting from any disease for which the insured is not treated by a physician, nor from disease beginning within fifteen days from noon of the date of this policy, nor for disability in excess of fifty-two consecutive weeks' duration.

PERMANENT DISABILITY.—If the insured shall contract any disease not hereinafter excepted which shall not result in death but shall result in the entire and irrecoverable loss of the sight of both eyes, or in the entire and irrecoverable loss of the use of both hands, or of both feet, or of one hand and one foot, and shall be wholly disabled thereby from engaging in any work or occupation for wages and profit, the company will pay, in lieu of any other indemnity, during the period of such total disability but not exceeding fifty-two weeks from the commencement thereof, a weekly indemnity at the rate pre-

scribed above for total disability and confinement to the house; and at the expiration of the aforesaid period of fifty-two weeks if the insured shall then survive, the company will pay to him a further sum which, together with any indemnity theretofore paid for the disease which shall have caused such disability, shall be equal to the sum of dollars; but no payment shall be made for permanent disability resulting from any disease for which the insured is not treated by a physician, nor from disease beginning within fifteen days from noon of the date of this policy. Payment for permanent disability shall end this policy.

PART B. REIMBURSEMENT FOR HOSPITAL CHARGES.—Provided no claim shall be made for surgical benefits under the Schedule of Operations, if a disease for which weekly indemnity is payable under this policy, necessitates the removal of the insured to a hospital within ninety days from the date of commencement of disability by disease the company will (in addition to the weekly indemnity payable) pay the amount expended weekly by him for hospital charges, but not in excess of fifty per cent (50%) of the weekly indemnity provided in the policy for temporary disability, or for a period of more than ten weeks.

PART C. SURGICAL BENEFITS.—If an operation named in the Schedule of Operations shall be performed by a surgeon on account of a disease covered by this policy and within ninety days from the date of the commencement of disability the company will pay the surgical benefit specified in the schedule for such operation in addition to any other indemnity to which the insured may be entitled. If more than one such operation shall be performed on account of one illness the insured shall receive the largest surgical benefit specified in the schedule for any one of the operations so performed.

SCHEDULE OF OPERATIONS. SURGICAL BENEFITS.—If the rate of weekly indemnity for temporary disability under this policy is \$50, the amounts below shall be payable; if greater or less than \$50; the payments shall be increased or reduced proportionately. Abscess—incision, \$10. Abdomen—cutting into abdominal cavity for diagnosis or treatment of organs therein, \$200. Aneurism—non-traumatic—operation for, by tying of artery, \$70. Appendicitis—see abdomen. Bone disease of—removal of diseased portion of bone, \$50. Carbuncle—incision, \$10. Chest—cutting into thoracic cavity for diagnosis or treatment of organs therein, \$50. Cancer, lip—removal of, by cutting operation, \$50. Eye, ear, nose or throat—any cutting operation, \$20. Eye—removal of, \$100. Gangrene—amputation of fingers or toes, \$20; foot or hand, \$50. Goitre—cutting operation for permanent cure, \$150. Hydrocele—incision and treatment of sac, \$50. Inflammation of joint—incision into joint, \$50. Intestinal obstruction—see abdomen. Kidney—see abdomen. Mastoiditis—cutting operation for removal of diseased bone, \$100. Nerve—cutting operation for stretching, \$50. Rectum—cutting operation for hemorrhoids, external, \$30; internal, \$50; prolapsed \$50; fistula in ano, \$40; malignant stricture, \$200. Skull—cutting into cranial cavity for non-traumatic lesions, \$200. Stricture—(Esophagus, cutting operation (external) for, \$200. Stone in bladder—removal of, by cutting or crushing operation, \$150. Tapping of abdomen, \$50; bladder, \$30; chest, \$30; ear drum, \$20; hydrocele, \$20; joints, \$20. Trachea—cutting into for removal of foreign bodies or for relief of difficult breathing, \$70. Tumors—removal of, by cutting operation—malignant, \$100; benign, \$30. Varicocele—cutting operation for permanent cure, \$50. Veins—varicose—cutting operation for permanent cure, \$50.

FOR STANDARD PROVISIONS SEE PAGE 11

ADDITIONAL PROVISIONS

(a) This insurance shall not cover disease contracted, or sickness or disability sustained, in the tropics, or in any part of Alaska or the British Possessions in America, north of the sixtieth degree of north latitude; nor shall it cover disability by disease while engaged in military or naval service; nor shall it cover disability for any period for which the insured has either made claim or may become entitled to indemnity from this or any other company or association, for or on account of injuries by accidental violence; nor shall it cover disability, temporary or permanent, unless the disease is contracted and the disability begins while the policy is in force.

(b) The copy of the application endorsed hereon is hereby made a part of this contract which is made subject thereto. No provision of the charter, constitution or by-laws of the company shall avoid the insurance hereunder or be used in evidence or in defense of any claim arising under this policy.

United States Casualty Company

NEW YORK CITY.

Commenced Business May, 1895.

EDSON S. LOTT, Pres. and Gen. Mgr.

D. G. LUCKETT, Secretary.

The United States Casualty Company issues separate accident and separate health policies for all classifications in any amount, also accident and health policies combined in one form. The following forms are issued:

The "Income" Disability policy, premium \$40, covers all accidents and all diseases. The accident and health portions of this policy are not sold separately. Covers weekly indemnity only. Does not cover death or dismemberment. Policy is effective immediately. House confinement is not required. Total disability indemnity is payable, for either accident or illness, for 100 weeks, and partial disability indemnity is payable for 20 weeks. Double indemnity is payable for 15 weeks while the insured is confined in a hospital, through either accident or illness, and surgeon's fees are payable in addition to extra hospital indemnity. Double indemnity for traveling accidents includes injuries sustained while on the platform, steps, or running board of railway or street railway cars. Doctor's bills paid for non-disabling injuries.

The "Complete" Disability policy, premium \$60, covers all accidents and all diseases. The accident portion of the policy is issued separately at a premium of \$25. Under its accident portion it provides a \$7,500-\$15,000 death benefit with proportionately large indemnities for dismemberment; double indemnity for traveling accidents includes injuries sustained while on the platform, steps or running board of railway or street railway cars; total disability indemnity is paid during the lifetime of the insured; the policy also provides for surgeons' fees, medical attendance, optional "lump sum" payments, etc. Under the health portion it provides specified indemnities for loss of leg, arm or eye by any disease; it pays total disability indemnity for 52 weeks; it pays full indemnity during convalescence; it pays double weekly indemnity while the insured is confined in a hospital; it also provides additional surgeon's fees.

The "Standard" Disability policy, premium \$60, covers all accidents and all diseases. The accident portion of the policy is sold separately at a premium of \$25. The health portion of the policy is sold separately at a premium of \$35. Under its accident portion it provides an accumulation feature; double indemnity for traveling accidents includes injuries sustained while on the platform, steps or running board of railway or street railway cars; total disability indemnity is paid during the lifetime of the insured; the policy also provides for additional hospital indemnity, surgeons' fees, medical attendance, optional "lump sum" payments, etc. Under the health portion it provides specific indemnities for loss of leg, arm or eye by any disease (these indemnities increase 10 per cent each year for five years); it pays total disability indemnity for 52 weeks; it pays full indemnity during convalescence; it pays additional indemnity while the insured is confined in a hospital; it pays full indemnity during convalescence; it also provides additional surgeons' fees.

The "Perfect" Disability policy, premium \$60, covers all accidents and all diseases. The accident portion of the policy is issued separately at a premium of \$25. The health portion of the policy

is issued separately at a premium of \$35. Under its accident portion it provides an accumulation feature; double indemnity for traveling accidents includes injuries sustained while on the platform, steps or running board of railway or street railway cars; total disability indemnity is paid for two hundred weeks; the policy also provides for surgeons' fees, medical attendance, optional "lump sum" payments, etc. Under the health portion it provides specific indemnities for loss of leg, arm or eye by any disease (these indemnities increase 10 per cent each year for five years); it pays total disability indemnity for 52 weeks; it pays full indemnity during convalescence; it also provides additional surgeons' fees.

POLICY FORM—"INCOME DISABILITY POLICY"

WEEKLY INDEMNITY, \$25-\$50.

ANNUAL PREMIUM, \$40.

United States Casualty Company does hereby insure, under classification No. 1, John Doe of New York City, by occupation a bookkeeper in office, herein called the Insured, for twelve months, beginning at noon, standard eastern time, on the fifth day of January, 1916, subject to the provisions and conditions and limits herein, against loss resulting from bodily injury effected solely through accidental means, herein called such injury, and against loss resulting from sickness or disease, herein called such sickness, as follows:

ACCIDENT INSURANCE

SECTION I. TOTAL DISABILITY INDEMNITY.—If such injury shall, from the date of accident, immediately, continuously and totally disable and prevent the insured from performing any and every duty pertaining to his occupation, the Company will pay for the period of such disability, not exceeding one hundred consecutive weeks, an indemnity per week of twenty-five dollars (\$25).

PARTIAL DISABILITY INDEMNITY.—If such injury shall, from the date of accident, or immediately following a period of total disability as above defined, continuously partially disable and prevent the insured from performing one or more of the important duties pertaining to his occupation, the Company will pay for the period of such disability, not exceeding twenty consecutive weeks, an indemnity per week of one-half of the weekly indemnity specified in this section for total disability.

SECTION II. DOUBLE INDEMNITY.—If such injury shall result as aforesaid and is sustained (1) while the insured is a passenger and is in or on a public conveyance provided by a common carrier for passenger service (including the platform, steps or running board of railway or street railway cars); or (2) while the insured is a passenger within a passenger elevator (mine elevators excepted); or (3) in consequence of the collapse of the outer walls of a building while the insured is therein; or (4) in consequence of the destruction of a building by fire while the insured is therein,—then the amount payable as provided in Sections I or VI shall be doubled.

SECTION III. ADDITIONAL HOSPITAL INDEMNITY.—If such injury shall necessitate the removal of the insured to a hospital and shall require continuous confinement therein, the Company will pay, in addition to any other indemnity to which the insured may be entitled, for the period of such confinement, not exceeding fifteen consecutive weeks, an indemnity per week equal in amount to the weekly indemnity specified in Section I for total disability.

SECTION IV. MEDICAL ATTENDANCE INDEMNITY.—If such injury shall not result in any one of the losses enumerated herein but shall require treatment by a physician, the Company will reimburse the insured for the cost thereof, not exceeding an amount equal to the indemnity for one week specified in Section I for total disability, provided the physician's receipt and affidavit on the Company's form be furnished the Company at its Home Office in New York City within ninety days from the date of accident.

SECTION V. ADDITIONAL INDEMNITY FOR SURGICAL OPERATIONS.—If such injury shall, within ninety days from the date of accident, necessitate one of the surgical operations enumerated in "Schedule A of Surgical Operations" endorsed hereon, the Company will pay in addition to any other indemnity to which the insured may be entitled, the amount provided in said schedule for such operation, but payment shall not be made for more than, one operation resulting from any one accident, nor for any operation not enumerated in said schedule. The amounts specified in said schedule are payable if the total disability indemnity specified in Section I is \$25 per week; if such indemnity is greater or less, the amounts payable under said schedule shall be increased or decreased proportionately.

SECTION VI. ELECTIVE INDEMNITY.—If the insured shall be entitled to indemnity for an injury and such injury shall result in a loss enumerated in the "Schedule of Elective Indemnities" endorsed hereon, he may elect to receive in lieu of all other indemnity (but not excluding any additional indemnity that may be due under Section V) the amount provided in said schedule for such loss, provided he shall signify his choice in writing to the Company at its Home Office in New York City within thirty days from the date

of accident. Payment shall not be made for more than one of the losses enumerated in said schedule as the result of any one accident. The amounts specified in said schedule are payable if the total disability indemnity specified in Section I is \$25 per week; if such indemnity is greater or less, the amounts payable under said schedule shall be increased or decreased proportionately.

SECTION VII. IDENTIFICATION INDEMNITY.—If such injury shall render the insured physically unable to communicate with relatives or friends the Company will, upon the receipt of a telegram or other message giving this policy number, immediately transmit to the beneficiary all information in its possession respecting the insured and will pay, in addition to the indemnity otherwise provided herein, the expense necessary to place the insured in communication with and in care of relatives or friends, but the liability of the Company under this section shall not exceed one hundred dollars (\$100).

SICKNESS INSURANCE

SECTION VIII. TOTAL DISABILITY INDEMNITY.—If such sickness shall continuously and totally disable and prevent the insured from performing any and every duty pertaining to his occupation and shall necessitate treatment by a legally qualified physician, the Company will pay, for the period of such disability and treatment, not exceeding one hundred consecutive weeks, an indemnity per week of twenty-five dollars (\$25).

PARTIAL DISABILITY INDEMNITY.—If such sickness, immediately following a period of total disability as above defined, shall continuously partially disable and prevent the insured from performing one or more of the important duties pertaining to his occupation and shall necessitate treatment by a legally qualified physician, the Company will pay for the period of such disability and treatment, not exceeding twenty consecutive weeks, an indemnity per week of one-half of the weekly indemnity specified in this section for total disability.

SECTION IX. ADDITIONAL HOSPITAL INDEMNITY.—If such sickness shall necessitate the removal of the insured to a hospital and shall require continuous confinement therein, the Company will pay, in addition to any other indemnity to which the insured may be entitled, for the period of such confinement, not exceeding fifteen consecutive weeks, an indemnity per week equal in amount to the weekly indemnity specified in Section VIII for total disability.

SECTION X. ADDITIONAL INDEMNITY FOR SURGICAL OPERATIONS.—If such sickness shall, within ninety days from the beginning of disability, necessitate one of the surgical operations enumerated in "Schedule B of Surgical Operations" endorsed hereon, the Company will pay, in addition to any other indemnity to which the insured may be entitled, the amount provided in said schedule for such operation, but payment shall not be made for more than one operation resulting from any one sickness, nor for any operation not enumerated in said schedule. The amounts specified in said schedule are payable if the total disability indemnity specified in Section VIII is \$25 per week; if such indemnity is greater or less, the amounts payable under said schedule shall be increased or decreased proportionately.

FOR STANDARD PROVISIONS, SEE PAGE 11

ADDITIONAL PROVISIONS

A. No assignment of interest hereunder shall be valid unless consent thereto is endorsed hereon and is signed by an executive officer of the Company.

B. This policy does not extend to nor cover death, nor disappearance, nor war risk, nor loss resulting from any means or act which if used or done by the insured while in possession of all mental faculties would be deemed intentional or self-inflicted, nor loss suffered while or resulting from riding or being in or on any aerial device or conveyance.

C. The copy of the application endorsed hereon is hereby made a part of this contract. No provision of the charter, constitution or by-laws of the Company, not included herein, shall avoid the policy or be used in evidence in any legal proceeding hereunder.

D. This policy may be renewed upon the consent of the Company, by the payment of the premium in advance, subject, however, to all the provisions and conditions and limits of the policy.

E. The initial premium for this policy is forty dollars (\$40).

In witness whereof, the United States Casualty Company has caused this policy to be signed by its president and its secretary, but it shall not be in force until countersigned by a duly authorized representative of the Company.

SCHEDULE A OF SURGICAL OPERATIONS (see Section V).—Amputation of: thigh, \$100; leg above knee, \$50; arm above elbow, \$50; foot, hand or forearm, \$25; one or more entire fingers, \$10; one or more entire toes, \$10. Excision of: shoulder, hip or knee joint, \$100; elbow, wrist or ankle joint, \$50. Reduction of dislocation of: shoulder elbow, hip, knee or ankle, \$25; wrist or jaw, \$15; one or more fingers, \$10. Reduction of fracture of: thigh, \$75; one or more bones of the pelvis or sacrum, \$50; knee cap or leg bones (one or both), \$50; upper arm, \$35; nose, \$25; lower jaw, \$25; collar bone or shoulder blade, \$25; forearm (one or both bones), \$25; wrist or hand, \$15; two or more bones of foot (not toes), \$15; one or more toes, \$10; one or more ribs, \$10; breast bone, \$10; two or more fingers, \$10; coccyx, \$10. Laparotomy—opening of abdominal cavity for operation on organ therein, \$100. Tetanus—injection of antitoxin into frontal lobe of brain, \$100. Skull—trephining for fracture, \$100. Peritonitis (see Laparotomy). Sequestrotomy—removal of dead bone, \$35. Gunshot wounds—removal of shot or bullet not necessitating amputation or laparotomy, \$25. Synovitis (inflammation of the lining membrane of a joint)—incision for, \$25. Suturing wounds of scalp or other parts, \$5.

FOR SCHEDULE OF ELECTIVE INDEMNITIES and Schedule B of Surgical Operations, see following policy.

POLICY FORM—"COMPLETE" DISABILITY.

PRINCIPAL SUM, \$7,500-\$15,000. WEEKLY INDEMNITY, \$25-\$50
ANNUAL PREMIUM, \$60

United States Casualty Company does hereby insure under classification No. 1, John Doe, of New York City, N. Y., by occupation a bookkeeper in office, herein called the insured, for twelve months, beginning at noon, standard eastern time, on the fifth day of January, 1914, subject to the provisions and conditions and limits herein, against loss resulting directly and independently of any and all other causes from bodily injury effected solely through external, violent and accidental means, herein called such injury, and against loss resulting from sickness or disease, herein called such sickness, as follows:

ACCIDENT INSURANCE

SECTION I. LOSS OF LIFE, LOSS OF SIGHT AND LOSS OF LIMB INDEMNITY.—(1) If such injury shall, from the date of accident, immediately, continuously and totally disable and prevent the insured from performing any and every duty pertaining to his occupation, and shall, during the period of such disability and within 200 weeks, result in any one of the losses enumerated in the following "Schedule of Specific Losses," the company will pay the amount specified in said schedule for such loss, and in addition thereto, for the period between the date of accident and the date of such loss, an indemnity per week in the amounts specified in Section II for total disability; or

(2) If such injury shall not immediately, continuously and totally disable and prevent the insured from performing any and every duty pertaining to his occupation, but shall, within 90 days from the date of accident result in any one of the losses enumerated in the following "Schedule of Specific Losses," the company will pay the amount specified in said schedule for such loss, and in addition thereto, for the period between the date of accident and the date of such loss, an indemnity per week in the amount specified in Section II for total disability.

SCHEDULE OF SPECIFIC LOSSES.—Loss of life, or loss of both hands by actual separation at or above wrists, or loss of both feet by actual separation at or above ankles, or loss of one hand and one foot by actual separation at or above wrist and ankle, Or loss of entire sight of both eyes if irrecoverably lost, the principal sum; loss of one leg by actual separation at or above knee, or loss of one arm by actual separation at or above elbow, two thirds the principal sum; loss of one hand by actual separation at or above wrist, or loss of one foot by actual separation at or above ankle, or loss of entire sight of one eye if irrecoverably lost, one-half the principal sum; loss of thumb and index finger of either hand by actual separation at or above metacarpo-phalangeal joints, one-sixth the principal sum; loss of two or more fingers of either hand by actual separation at or above metacarpo-phalangeal joints, one-seventh the principal sum. Indemnity for loss of life shall be payable to Jane Doe, wife, herein called the beneficiary. Payment of indemnity under this section shall be in lieu of all other indemnity (the indemnity payable as provided in Sections VI and VIII excepted and shall immediately terminate this policy. Payment shall not be made for more than one loss enumerated in the above "Schedule of Specific Losses."

SECTION II. TOTAL DISABILITY INDEMNITY.—If such injury shall not result in any one of the specific losses enumerated in Section I but shall from the date of accident immediately, continuously and totally disable and prevent the insured from performing any and every duty pertaining to his occupation, the company will pay for the period of such disability an indemnity per week of twenty-five dollars (\$25).

PARTIAL DISABILITY INDEMNITY.—If such injury shall not result in any one of the specific losses enumerated in Section I, but shall, from the date of accident, or immediately following a period of total disability as above defined, continuously partially disable and prevent the insured from performing one or more of the important duties pertaining to his occupation, the company will pay for the period of such disability, not exceeding thirty consecutive weeks, an indemnity per week of one-half of the weekly indemnity specified in this section for total disability.

SECTION III. DOUBLE INDEMNITY.—If such injury shall result as aforesaid and is sustained (1) while the insured is a passenger and is in or on a public conveyance provided by a common carrier for passenger service (including the platform, steps or running-board of railway or street railway cars); or (2) while the insured is a passenger within a passenger elevator (mine elevators excepted); or (3) in consequence of the destruction of a building by fire while the insured is therein,—then the amount payable as provided in Sections I, II, or VII shall be doubled.

SECTION IV. MEDICAL ATTENDANCE INDEMNITY.—If such injury shall not result in any one of the losses enumerated herein but shall require treatment by a physician, the company will reimburse the insured for the cost thereof, not exceeding an amount equal to the indemnity for one week specified in Section II for total disability, provided the physician's receipt and affidavit on the company's form be furnished the company at its home office in New York City within ninety days from the date of accident.

SECTION V. INDEMNITY FOR BLOOD POISONING, SUNSTROKE, FREEZING, HYDROPHOBIA, ASPHYXIATION.—Blood poisoning resulting directly from such injury, or sunstroke, freezing, hydrophobia or asphyxiation suffered through accidental means, shall be deemed a bodily injury within the meaning of this policy.

SECTION VI. ADDITIONAL INDEMNITY FOR SURGICAL OPERATIONS.—If such injury shall, within ninety days from the date of accident, necessitate one of the surgical operations enumerated in "Schedule A of Surgical Operations" endorsed hereon, the company will pay, in addition to any other indemnity to which the insured may be entitled, the amount provided in said schedule for such operation, but payment shall not be made for more than one operation resulting from any one accident, nor for any operation not enumerated in said schedule. The amounts specified in said schedule are payable if the total disability indemnity specified in Section II is \$25 per week; if such indemnity is greater or less, the amounts payable under said schedule shall be increased or decreased proportionately.

SECTION VII. ELECTIVE INDEMNITY.—If the insured shall be entitled to indemnity for an injury and such injury shall result in a loss enumerated in the "Schedule of Elective Indemnities" endorsed hereon, he may elect to receive in lieu of all other indemnity (but not excluding any additional indemnity that may be due under section VI) the amount provided in said schedule for such loss, provided he shall signify his choice in writing to the company at its home office in New York City within thirty days from the date of accident. Payment shall not be made for more than one of the losses enumerated in said schedule as the result of any one accident. The amounts specified in said schedule are payable if the total disability indemnity specified in Section II is \$25 per week; if such indemnity is greater or less, the amounts payable under said schedule shall be increased or decreased proportionately.

SECTION VIII. IDENTIFICATION INDEMNITY.—If such injury shall render the insured physically unable to communicate with relatives or friends the company will, upon the receipt of a telegram or other message giving this policy number, immediately transmit to the beneficiary all information in its possession respecting the insured, and will pay, in addition to the indemnity otherwise provided herein, the expense necessary to place the insured in communication with and in care of relatives or friends, but the liability of the the company under this section shall not exceed one hundred dollars (\$100)

SICKNESS INSURANCE

SECTION IX. LOSS OF SIGHT AND LOSS OF USE OF LIMB INDEMNITY.—If such sickness shall continuously and totally disable and prevent the insured from performing any and every duty pertaining to his occupation and shall necessitate treatment by a legally qualified physician, and shall, during the period of such disability and treatment and within 52 weeks, result in any one of the losses enumerated in the following "Schedule of Specific Losses," and the insured survives such loss for a period of 52 weeks and at the end of such period, such loss, in the opinion of competent medical authority satisfactory to the company, is for life, the company will pay the amount specified in said schedule for such loss, and in addition thereto, for such period of 52 weeks, an indemnity per week in the amount specified in Section X for total disability.

SCHEDULE OF SPECIFIC LOSSES.—Loss of sight of both eyes, or the use of both arms, or both legs, or one arm and one leg, one-third the principal sum; loss of sight of one eye, or the use of one arm, or one leg, one-fifth the principal sum. Payment of indemnity under this section shall be in lieu of all other indemnity (the indemnity payable as provided in Sections XI and XII excepted) and shall immediately terminate this policy. Payment shall not be made for more than one loss enumerated in the above "Schedule of Specific Losses."

SECTION X. TOTAL DISABILITY INDEMNITY.—If such sickness shall not result in any one of the specific losses enumerated in Section IX but shall continuously and totally disable and prevent the insured from performing any and every duty pertaining to his occupation and shall necessitate treatment by a legally qualified physician; the company will pay, for the period of such disability and treatment, not exceeding fifty-two consecutive weeks, an indemnity per week of twenty-five dollars (\$25).

SECTION XI. ADDITIONAL HOSPITAL INDEMNITY.—If such sickness shall necessitate the removal of the insured to a hospital and shall require continuous confinement therein, the company will pay, in addition to any other indemnity to which the insured may be entitled, for the period of such confinement, not exceeding fifteen consecutive weeks, an indemnity per week equal in amount to the weekly indemnity specified in Section X for total disability, provided no claim be made under Section XII hereof.

SECTION XII. ADDITIONAL INDEMNITY FOR SURGICAL OPERATIONS.—If such sickness shall, within ninety days from the beginning of disability, necessitate one of the surgical operations enumerated in "Schedule B of Surgical Operations" endorsed hereon, the company will pay, in addition to any other indemnity to which the insured may be entitled, the amount provided in said schedule for such operation, but payment shall not be made for more than one operation resulting from any one sickness, nor for any operation not enumerated in said schedule. The amounts specified in said schedule are payable if the total disability indemnity specified in Section X is \$25 per week; if such indemnity is greater or less, the amounts payable under said schedule shall be increased or decreased proportionately.

FOR STANDARD PROVISIONS SEE PAGE 11

ADDITIONAL PROVISIONS

(a) No assignment of interest hereunder shall be valid unless consent thereto is endorsed hereon and is signed by an executive officer of the company.

(b) Sections I to VIII of this policy do not extend to nor cover any accidental bodily injury caused or contributed to, directly or indirectly, by sickness or disease. This policy does not cover disappearance, nor war risk, nor loss resulting from any means or act which if used or done by the insured while in possession of all mental faculties would be deemed intentional or self-inflicted, nor loss suffered while or resulting from riding or being in or on any aerial device or conveyance, nor loss caused by any sickness or disease existing or contracted prior to the issue of this policy, nor loss caused by any sickness or disease unless disability resulting therefrom begins while this policy is in force.

(c) The premium for this policy is sixty dollars (\$60).

SCHEDULE A OF SURGICAL OPERATIONS.—(See Section VI) Amputation of thigh \$100; leg above knee, \$50; arm above elbow, \$50; foot, hand or forearm, \$25; one or more entire fingers, \$10; one or more entire toes, \$10. Excision of shoulder, hip or knee joint, \$100; elbow, wrist or ankle joint, \$50. Reduction of dislocation of shoulder, elbow, hip, knee or ankle, \$25; wrist or jaw, \$15; one or more fingers, \$10. Reduction of fracture of thigh, \$75; one or more bones of the pelvis or sacrum, \$50; knee cap or leg bones (one or both), \$50; upper arm, \$35; nose, \$25; lower jaw, \$25; collar bone or shoulder blade, \$25; forearm (one or both bones), \$25; wrist or hand, \$15; two or more bones of foot (not toes), \$15; one or more toes, \$10; one or more ribs, \$10; breast bone, \$10; two or more fingers, \$10; coccyx, \$10. Laparotomy—opening of the abdominal cavity for operation on organ therein, \$100. Tetanus—injection of anti-toxin into frontal lobe of brain, \$100. Skull—trephining for fracture, \$100. Peritonitis—(see laparotomy). Sequestromy—removal of dead bone, \$35. Gunshot wounds—removal of shot or bullet not necessitating amputation or laparotomy, \$25. Synovitis—(inflammation of the lining membrane of a joint)—incision for, \$25. Suturing wounds of scalp or other parts, \$5.

SCHEDULE OF ELECTIVE INDEMNITIES.—(See Section VII) Complete dislocation of hip, \$300; knee, \$160; ankle, \$160; two or more bones of foot (not toes), \$160; wrist, \$120; elbow, \$100; shoulder, \$75; two or more toes, \$50; two or more fingers, \$50. Loss of one entire finger, \$200; one or more entire toes, \$160; Complete fracture of skull (both tables), \$320; thigh, \$300; pelvis, \$240; collar bone \$160; leg (tibia and fibula), \$200; complete fracture of, knee cap, \$200; upper arm, \$160; forearm (both bones), \$100; two or more bones of the foot (not toes), \$120; two or more bones of the hand (not fingers), \$120; two or more fingers, \$100; lower jaw, \$100; two or more toes, \$80; two or more ribs, \$50.

SCHEDULE B OF SURGICAL OPERATIONS.—(See Section XII) Appendicitis—laparotomy (abdominal incision), \$100. Abdomen—opening the cavity for treatment or diagnosis, \$100. Amputation of leg above knee, \$100; arm above elbow, \$50; foot, hand or forearm, \$25; one or more entire toes, \$10; one or more entire fingers, \$10. Aneurism—ligation (tying) of artery, \$50. Bone abscess—curettage (scraping), \$10. Bone ulcer—curettage (scraping), \$15; Cancer—extirpation (removal), \$50. Cataract—extirpation (removal), \$25. Cyst—incision (lancing) and removal of, \$10. Dropsy (abdominal)—tapping, \$25. Excision of shoulder hip or knee joint, \$100; elbow, wrist or ankle joint, \$50. Eye—enucleation (removal), \$75. Ganglion—incision (lancing) and curettage (scraping), \$15. Goitre—cutting operation for radical cure, \$75. Hematocele—incision (lancing) or tapping for radical cure, \$25. Hernia (scrotal or abdominal)—cutting for radical cure, \$75. Hydrocele—incision (lancing) or tapping for radical cure, \$25. Intestinal obstruction—laparotomy (abdominal incision), \$100. Kidney—incision (cutting) for fixation or removal, \$100. Liver—opening of gall bladder for removal of stones, \$50. Mastoiditis—removal of pus and bone, \$50. Meningitis—trephining for drainage, \$100. Nerve—cutting operation for stretching or removal, \$25. Peritonitis—laparotomy (abdominal incision), \$100. Piles—ligation (tying) or excision (removal), \$25. Polypus—extirpation (removal), \$15. Skull—trephining, \$100. Stone in bladder—lithotomy (operation for removal), \$75. Synovitis—aspiration (tapping) of joint for removal of fluid, \$25. Tetanus—injection of anti-toxin into the frontal lobe of brain, \$100. Thorax—aspiration (tapping) or incision (opening), \$25. Throat—tonsillotomy (operation for removal of tonsils), \$25. Tumor (malignant)—extirpation (removal), \$50. Varicocele—incision (lancing) or tapping for radical cure, \$25. Varicose veins—ligation (tying) or excision removal, \$25.

POLICY FORM—"STANDARD DISABILITY"

PRINCIPAL SUM, \$5000-\$10,000.

WEEKLY INDEMNITY, \$25-\$50.

ANNUAL PREMIUM, \$60

United States Casualty Company does hereby insure, under classification No. 1, John Doe of New York, by occupation a book-keeper in office, herein called the Insured, for twelve months, beginning at noon, standard eastern time, on the fifth day of January, 1916, subject to the provisions and conditions and limits herein, against loss resulting directly and independently of any and all other causes from bodily injury effected solely through external, violent and accidental means, herein called such injury, and against loss resulting from sickness or disease, herein called such sickness, as follows:

ACCIDENT INSURANCE

SECTION I. LOSS OF LIFE, LOSS OF SIGHT AND LOSS OF LIMB INDEMNITY.—(1) If such injury shall, from the date of accident, immediately, continuously and totally dis-

able and prevent the insured from performing any and every duty pertaining to his occupation, and shall, during the period of such disability, result in any one of the losses enumerated in the following "Schedule of Specific Losses," the Company will pay the amount specified in said schedule for such loss, and in addition thereto, for the period between the date of accident and the date of such loss, an indemnity per week in the amount specified in Section II for total disability; or,

(2) If such injury shall not immediately, continuously and totally disable and prevent the insured from performing any and every duty pertaining to his occupation, but shall, within 90 days from the date of accident result in any one of the losses enumerated in the following "Schedule of Specific Losses," the Company will pay the amount specified in said schedule for such loss, and in addition thereto for the period between the date of accident and the date of such loss, an indemnity per week in the amount specified in Section II for total disability.

SCHEDULE OF SPECIFIC LOSSES.—Loss of life, or both hands by actual separation at or above wrists, or both feet by actual separation at or above ankles, or one hand and one foot by actual separation at or above wrist and ankle, or entire sight of both eyes if irrecoverably lost, the principal sum. Loss of one leg by actual separation at or above knee, or one arm by actual separation at or above elbow, three-fourths the principal sum. Loss of one hand by actual separation at or above wrist, or one foot by actual separation at or above ankle, or entire sight of one eye if irrecoverably lost, one-half the principal sum. Loss of thumb and index finger of either hand by actual separation at or above metacarpo-phalangeal joints, one-fifth the principal sum. Loss of two or more fingers of either hand by actual separation at or above metacarpo-phalangeal joints, one-sixth the principal sum. Indemnity for loss of life shall be payable to Jane Doe, wife, herein called the beneficiary. Payment of indemnity under this section shall be in lieu of all other indemnity (the indemnity payable as provided in Sections IV, VII and IX excepted) and shall immediately terminate this policy. Payment shall not be made for more than one loss enumerated in the above "Schedule of Specific Losses."

ADDITIONS TO THE INITIAL PRINCIPAL SUM.—If the premium be paid annually in advance, beginning with the second year 10 per cent shall be added annually to the initial principal sum, until such additions shall amount to 50 per cent of such initial principal sum; if the premium be paid other than annually in advance, beginning with the second year 5 per cent shall be added annually to the initial principal sum, until such additions shall amount to 50 per cent of such initial principal sum. The term principal sum, as used in said "Schedule of Specific Losses," shall mean the initial principal sum plus any such additions that may have accrued on the date of accident. Such additions shall not apply to the weekly indemnity under this or any other Section of this policy.

SECTION II. TOTAL DISABILITY INDEMNITY.—If such injury shall not result in any one of the specific losses enumerated in Section I but shall, from the date of accident, immediately, continuously and totally disable and prevent the insured from performing any and every duty pertaining to his occupation, the company will pay for the period of such disability an indemnity per week of twenty-five dollars (\$25).

PARTIAL DISABILITY INDEMNITY.—If such injury shall not result in any one of the specific losses enumerated in Section I but shall, from the date of accident, or immediately following a period of total disability as above defined, continuously partially disable and prevent the insured from performing one or more of the important duties pertaining to his occupation, the Company will pay for the period of such disability, not exceeding thirty consecutive weeks, an indemnity per week of one-half of the weekly indemnity specified in this section for total disability.

SECTION III. DOUBLE INDEMNITY.—If such injury shall result as aforesaid and is sustained, (1) while the insured is a passenger and is in or on a public conveyance provided by a common carrier for passenger service (including the platform, steps or running board of railway or street railway cars); or, (2) while the insured is a passenger within a passenger elevator (mine elevators excepted); or, (3) in consequence of the collapse of the outer walls of a building while the insured is therein; or, (4) in consequence of the destruction of a building by fire while the insured is therein,—then the amount payable as provided in Sections I, II or VIII shall be doubled.

SECTION IV. ADDITIONAL HOSPITAL INDEMNITY.—If such injury shall necessitate the removal of the insured to a hospital and shall require continuous confinement therein, the Company will pay, in addition to any other indemnity to which the insured may be entitled, for the period of such confinement, not exceeding fifteen consecutive weeks, an indemnity per week equal in amount to one-half of the weekly indemnity specified in Section II for total disability, provided no claim be made under Section VII hereof.

SECTION V. MEDICAL ATTENDANCE INDEMNITY.—If such injury shall not result in any one of the losses enumerated herein but shall require treatment by a physician, the Company will reimburse the insured for the cost thereof, not exceeding an amount equal to the indemnity for one week specified in Section II for total disability, provided the physician's receipt and affidavit on the Company's form be furnished the Company at its Home Office in New York City within ninety days from the date of accident.

SECTION VI. INDEMNITY FOR BLOOD-POISONING, SUNSTROKE, FREEZING, HYDROPHOBIA, ASPHYXIATION.—Blood-poisoning resulting directly from such injury, or sunstroke, freezing, hydrophobia or asphyxiation suffered through accidental means, shall be deemed a bodily injury within the meaning of this policy.

SECTION VII. ADDITIONAL INDEMNITY FOR SURGICAL OPERATIONS.—If such injury shall, within ninety days from the date of accident, necessitate one of the surgical operations enumerated in "Schedule A of Surgical Operations" endorsed hereon, the Company will pay, in addition to any other indemnity to which the insured may be entitled, the amount provided in said schedule for such operation, but payment shall not be made for more than one operation resulting from any one accident, nor for any operation not

enumerated in said schedule. The amounts specified in said schedule are payable if the total disability indemnity specified in Section II is \$25 per week; if such indemnity is greater or less, the amounts payable under said schedule shall be increased or decreased proportionately.

SECTION VIII. ELECTIVE INDEMNITY.—If the insured shall be entitled to indemnity for an injury and such injury shall result in a loss enumerated in the "Schedule of Elective Indemnities" endorsed hereon, he may elect to receive in lieu of all other indemnity (but not excluding any additional indemnity that may be due under Section VII) the amount provided in said schedule for such loss, provided he shall signify his choice in writing to the Company at its Home Office in New York City within thirty days from the date of accident. Payment shall not be made for more than one of the losses enumerated in said schedule as the result of any one accident. The amounts specified in said schedule are payable if the total disability indemnity specified in Section II is \$25 per week; if such indemnity is greater or less, the amounts payable under said schedule shall be increased or decreased proportionately.

SECTION IX. IDENTIFICATION INDEMNITY.—If such injury shall render the insured physically unable to communicate with relatives or friends the Company will, upon the receipt of a telegram or other message giving this policy number, immediately transmit to the beneficiary all information in its possession respecting the insured and will pay, in addition to the indemnity otherwise provided herein, the expense necessary to place the insured in communication with and in care of relatives or friends, but the liability of the Company under this section shall not exceed one hundred dollars (\$100).

SICKNESS INSURANCE

SECTION X. LOSS OF SIGHT AND LOSS OF USE OF LIMB INDEMNITY.—If such sickness shall continuously and totally disable and prevent the insured from performing any and every duty pertaining to his occupation and shall necessitate treatment by a legally qualified physician, and shall, during the period of such disability and treatment and within 52 weeks, result in any one of the losses enumerated in the following "Schedule of Specific Losses," and the insured survives such loss for a period of 52 weeks and at the end of such period, such loss, in the opinion of competent medical authority satisfactory to the Company, is for life, the Company will pay the amount specified in said schedule for such loss, and in addition thereto, for such period of 52 weeks, an indemnity per week in the amount specified in Section XI for total disability.

SCHEDULE OF SPECIFIC LOSSES.—Loss of the sight of both eyes, or the use of both arms, or both legs, or one arm and one leg, one-half the principal sum. Loss of the sight of one eye, or the use of one arm or one leg, one-fourth the principal sum. Payment of indemnity under this section shall be in lieu of all other indemnity (the indemnity payable, as provided in Sections XII and XIII excepted) and shall immediately terminate this policy. Payment shall not be made for more than one loss enumerated in the above "Schedule of Specific Losses."

ADDITIONS TO THE INITIAL PRINCIPAL SUM.—If the premium be paid annually in advance, beginning with the second year 10 per cent shall be added annually to the initial principal sum, until such additions shall amount to 50 per cent of such initial principal sum; if the premium be paid other than annually in advance, beginning with the second year 5 per cent shall be added annually to the initial principal sum, until such additions shall amount to 50 per cent of such initial principal sum. The term principal sum, as used in said "Schedule of Specific Losses," shall mean the initial principal sum plus any such addition that may have accrued on the date of the beginning of such sickness. Such additions shall not apply to the weekly indemnity under this or any other section of this policy.

SECTION XI. TOTAL DISABILITY INDEMNITY.—If such sickness shall not result in any one of the specific losses enumerated in Section X but shall continuously and totally disable and prevent the insured from performing any and every duty pertaining to his occupation and shall necessitate treatment by a legally qualified physician, the Company will pay, for the period of such disability and treatment, not exceeding fifty-two consecutive weeks, an indemnity per week of twenty-five dollars (\$25).

SECTION XII. ADDITIONAL HOSPITAL INDEMNITY.—If such sickness shall necessitate the removal of the insured to a hospital and shall require continuous confinement therein, the Company will pay, in addition to any other indemnity to which the insured may be entitled, for the period of such confinement, not exceeding fifteen consecutive weeks, an indemnity per week equal in amount to the weekly indemnity specified in Section XI for total disability, provided no claim be made under Section XIII hereof.

SECTION XIII. ADDITIONAL INDEMNITY FOR SURGICAL OPERATIONS.—If such sickness shall, within ninety days from the beginning of disability, necessitate one of the surgical operations enumerated in "Schedule B of Surgical Operations" endorsed hereon, the Company will pay, in addition to any other indemnity to which the insured may be entitled, the amount provided in said schedule for such operation, but payment shall not be made for more than one operation resulting from any one sickness, nor for any operation not enumerated in said schedule. The amounts specified in said schedule are payable if the total disability indemnity specified in Section XI is \$25 per week; if such indemnity is greater or less, the amounts payable under said schedule shall be increased or decreased proportionately.

FOR STANDARD PROVISIONS SEE PAGE 11

ADDITIONAL PROVISIONS

A. No assignment of interest hereunder shall be valid unless consent thereto is endorsed hereon and is signed by an executive officer of the Company.

B. Sections I to IX of this policy do not extend to nor cover any accidental bodily

injury caused or contributed to, directly or indirectly, by sickness or disease. This policy does not cover disappearance, nor war risk, nor loss resulting from any means or act which if used or done by the insured while in possession of all mental faculties would be deemed intentional or self-inflicted, nor loss suffered while or resulting from riding or being in or on any aerial device or conveyance, nor loss caused by any sickness or disease existing or contracted prior to the issue of this policy, nor loss caused by any sickness or disease unless disability resulting therefrom begins while this policy is in force.

C. The premium for this policy is sixty dollars (\$60).

In witness whereof, the United States Casualty Company has caused this policy to be signed by its president and its secretary, but it shall not be in force until countersigned by a duly authorized representative of the Company.

SCHEDULES A AND B OF SURGICAL OPERATIONS, AND SCHEDULE OF ELECTIVE INDEMNITIES.—(Same as "Income" Disability Policy.)

POLICY FORM—PERFECT DISABILITY,

PRINCIPAL SUM, \$5000-\$10,000. WEEKLY INDEMNITY, \$25-\$50.
ANNUAL, PREMIUM, \$60.

United States Casualty Company, does hereby insure under classification No. 1, John Doe, of New York City, N. Y., by occupation a bookkeeper in office, herein called the insured, for twelve months, beginning at noon, standard eastern time, on the fifth day of January, 1914, subject to the provisions and conditions and limits herein, against loss resulting directly and independently of any and all other causes from bodily injury effected solely through external, violent and accidental means, herein called such injury, and against loss resulting from sickness or disease, herein called such sickness, as follows:

ACCIDENT INSURANCE

SECTION I. LOSS OF LIFE, LOSS OF SIGHT AND LOSS OF LIMB INDEMNITY.—(Same as Complete Disability Policy.)

SCHEDULE OF SPECIFIC LOSSES.—Loss of life, or loss of both hands by actual separation at or above wrists, or loss of both feet by actual separation at or above ankles; loss of one hand and one foot by actual separation at or above wrist and ankle, or loss of entire sight of both eyes if irrecoverably lost, the principal sum; loss of one leg by actual separation at or above knee, or loss of one arm by actual separation at or above elbow three-fourths the principal sum; loss of one hand by actual separation at or above wrist, or loss of one foot by actual separation at or above ankle, or loss of entire sight of one eye if irrecoverably lost, one-half the principal sum.

Indemnity for loss of life shall be payable to Jane Doe, wife, herein called the beneficiary. Payment of indemnity under this section shall be in lieu of all other indemnity (the indemnity payable as provided in sections VI and VIII excepted) and shall immediately terminate this policy. Payment shall not be made for more than one loss enumerated in the above "Schedule of Specific Losses."

ADDITIONS TO THE INITIAL PRINCIPAL SUM.—(Same as preceding policy.)

SECTION II. TOTAL DISABILITY INDEMNITY.—If such injury shall not result in any one of the specific losses enumerated in Section I but shall, from the date of accident, immediately, continuously and totally disable and prevent the insured from performing any and every duty pertaining to his occupation, the company will pay for the period of such disability, not exceeding two hundred consecutive weeks, an indemnity per week of twenty-five dollars (\$25).

PARTIAL DISABILITY INDEMNITY.—(Same as preceding policy.)

DOUBLE INDEMNITY.—(Same as preceding policy.)

MEDICAL ATTENDANCE INDEMNITY.—(Same as preceding policy.)

INDEMNITY FOR BLOOD POISONING, SUNSTROKE, FREEZING, HYDROPHOBIA, ASPHYXIA.—(Same as preceding policy.)

ADDITIONAL INDEMNITY FOR SURGICAL OPERATIONS.—(Same as preceding policy.)

ELECTIVE INDEMNITY.—(Same as preceding policy.)

IDENTIFICATION INDEMNITY.—(Same as preceding policy.)

SICKNESS INSURANCE

LOSS OF SIGHT AND LOSS OF USE OF LIMB INDEMNITY.—(Same as preceding policy.)

SCHEDULE OF SPECIFIC LOSSES.—(Same as preceding policy.)

TOTAL DISABILITY INDEMNITY.—(Same as preceding policy.)

SECTION XI. ADDITIONAL INDEMNITY FOR SURGICAL OPERATIONS.—(Same as preceding policy.)

FOR STANDARD PROVISIONS SEE PAGE 11

ADDITIONAL PROVISIONS

(a) No assignment of interest hereunder shall be valid unless consent thereto is endorsed hereon and is signed by an executive officer of the company.

(b) Sections I to VIII of this policy do not extend to nor cover any accidental bodily injury caused or contributed to, directly or indirectly, by sickness or disease. This policy

does not cover disappearance, nor war risk, nor loss resulting from any means or act which if used or done by the insured while in the possession of all mental faculties would be deemed intentional or self-inflicted, nor loss suffered while or resulting from riding or being in or on any aerial device or conveyance, nor loss caused by any sickness or disease existing or contracted prior to the issue of this policy, nor loss caused by any sickness or disease unless disability resulting therefrom begins while this policy is in force.

(c) The premium for this policy is sixty dollars (\$60).

In witness whereof, the United States Casualty Company has caused this policy to be signed by its president and secretary, but it shall not be in force until countersigned by a duly authorized representative of the company.

SCHEDULES A AND B OF SURGICAL OPERATIONS, AND SCHEDULE OF ELECTIVE INDemnITIES.—(Same as "Income" Disability Policy.)

United States Fidelity and Guaranty Company

BALTIMORE, MD.

Commenced Business 1896.

JOHN R. BLAND, President.

GEORGE R. CALLIS, Sec.-Treas.

POLICY FORM—"REALIZED ACCIDENT"

PRINCIPAL SUM, \$7500.

WEEKLY INDEMNITY, \$25-\$50.

MAXIMUM SUM, \$15,000.

ANNUAL PREMIUM, \$25.

United States Fidelity and Guaranty Company (hereinafter called the Company), in consideration of the premium of twenty-five dollars, and of the statements in the application for this policy, copy of which is endorsed hereon and made a part hereof, and subject to all the provisions and limitations hereinafter contained and endorsed hereon, does hereby insure John Doe (hereinafter called the Insured), by occupation accountant, classed as select in the principal sum of seventy-five hundred dollars and for a weekly indemnity of twenty-five dollars, for the term of twelve months from the first day of January, 1916, beginning and ending at 12 o'clock noon, standard time, at the place where the insured resides, against accidental bodily injuries, fatal or non-fatal, being hereinafter referred to as "such injury," as follows:

SCHEDULE I. ACCIDENT INSURANCE—LOSS OF LIFE, LIMB OR SIGHT INDEMNITIES.—If "such injury" shall wholly and continuously disable the Insured from date of accident from performing every kind of duty pertaining to his occupation, and during the period of such continuous disability shall result independently and exclusively of all other causes in any one of the losses enumerated below; or if within six months from the date of the accident, and during the period of continuous partial disability, or if within ninety days from the date of the accident, and irrespective of continuous total or partial disability, "such injury" shall result in like manner in any one of such losses, the Company will pay the sum set opposite such loss and in addition weekly indemnity, as provided in Schedule II, to the date of such loss; but only one of the payments (the greater) named in the following schedule will be made for injuries resulting from one accident.

SPECIFIC LOSSES.—Loss of life, or both hands by actual separation at or above wrists, or both feet by actual separation at or above ankles, or one hand and one foot by actual separation at or above wrist and ankle, or entire sight of both eyes if irrecoverably lost, or entire sight of one eye, if irrecoverably lost, and one hand at or above the wrist by severance, or entire sight of one eye, if irrecoverably lost, and one foot at or above the ankle by severance, or speech and hearing, if entire and irrecoverable, the principal sum. One leg by actual separation at or above knee, or one arm by actual separation at or above elbow, two-thirds the principal sum. One hand by actual separation at or above wrist, or one foot by actual separation at or above ankle, or speech or hearing if entire and irrecoverable, one-half the principal sum. Entire sight of one eye if irrecoverably lost, one-third the principal sum. Permanent stiff or rigid elbow and knee joints, or thumb and index finger of either hand by actual separation at or above metacarpo-phalangeal joints, one-sixth the principal sum. Permanent stiff or rigid elbow or knee joint, one-twelfth the principal sum. Any of the above losses shall terminate this policy.

SCHEDULE II. WEEKLY INDEMNITY—TOTAL OR PARTIAL DISABILITY.—Or, if "such injury" shall not result in any of the losses mentioned above, but shall independently and exclusively of all other causes, continuously and wholly disable and prevent the insured from the date of accident, from performing any and every kind of duty pertaining to his occupation, the Company will pay him the weekly indemnity above specified for the period of such disability.

Or, if "such injury" shall not wholly disable the insured, but independently and exclusively of all other causes, shall from the date of accident (or immediately following total disability) continuously disable and prevent him from performing one or more material daily duties pertaining to his occupation, the Company will pay one-half the weekly indemnity above specified for the period of such partial disability not exceeding thirty consecutive weeks. Weekly indemnity will not be payable under the provisions of Schedule I except as therein stated.

SCHEDULE III. SPECIAL INDEMNITY.—Blood-poisoning, sunstroke, freezing, hydrophobia or asphyxiation due solely to "such injury" (excluding suicide, sane or insane, or any attempt thereat), shall be considered as covered by this policy.

SCHEDULE IV. OPTIONAL INDEMNITIES.—Or, if "such injury" is one set forth in

the following schedule, and the insured so elects in writing within twenty days from the date of the accident, he may take, in lieu of all other indemnity, except as provided under Schedule VII, the amount specified for "such injury" in the following schedule, provided that not more than one such indemnity shall be payable as the result of any one accident; and provided always, that the amounts specified herein shall be payable only in case the weekly indemnity is \$25; if such weekly indemnity is greater or less than \$25, then the amounts to be paid shall be increased or reduced proportionately.

For loss of: one or more entire fingers (at least one entire phalanx), \$150; one or more entire toes, \$200. For complete dislocation of: the shoulder, \$100; elbow, \$100; wrist, \$125; hip, \$300; knee, \$150; two or more bones of foot (not toes), \$150; ankle, \$150; two or more toes, \$50; two or more fingers, \$50. For complete fracture of: the skull, both tables, \$325; lower jaw, \$80; collar bone, \$160; pelvis, \$250; thigh, \$300; leg (tibia and fibula), \$200; leg (one bone), \$100; knee cap, \$200; arm, between elbow and shoulder, \$160; arm, between wrist and elbow (both bones), \$160; arm, between wrist and elbow (one bone), \$100; two or more ribs, \$100; foot (two or more bones—not toes), \$125; hand (two or more bones—not fingers), \$125; two or more toes, \$100; two or more fingers, \$100; scapula (shoulder blade), \$160.

SCHEDULE V. DOUBLE INDEMNITY.—The amounts payable in all the foregoing schedules shall be doubled if "such injury" is sustained by the insured, (1) while a passenger in or on a public conveyance (including the platform, steps, or running board thereof) provided by a corporate common carrier for passenger service; (2) while in a passenger elevator (excluding elevators in mines); (3) in consequence of the destruction, by fire, of a building while the insured is therein, excluding firemen on duty; (4) in consequence of being struck by lightning; (5) in consequence of the collapse of the outer walls of a building, while the insured is therein; (6) in consequence of the explosion of a steam boiler.

SCHEDULE VI. SURGEON'S FEES—NON-DISABILITY INJURY.—Or, if "such injury" sustained by the insured shall not disable him or entitle him to any other indemnity under this policy, but shall require medical or surgical treatment by a legally qualified physician or surgeon, the Company will reimburse him for the cost of such treatment in an amount not to exceed said weekly indemnity for one week, provided that the attending physician's or surgeon's receipt is filed with the Company within thirty days from date of accident.

SCHEDULE VII. SURGICAL OPERATIONS.—If "such injury" to the insured shall, within ninety days from time of the accident necessitate a surgical operation named in the following schedule the Company will pay, in addition to any other indemnity herein provided, the sum named for such operation in the Schedule of Surgical Operations; provided that not more than one such operation indemnity shall be payable as the result of any one cause of disability, and such operation indemnity may be subject to the election of the insured; and provided always, that the amounts specified herein shall be payable only in case the weekly indemnity is \$25; if such weekly indemnity is greater or less than \$25, then the amounts to be paid shall be increased or reduced proportionately. Amputation of: foot, hand or forearm, \$25; leg at or above knee, \$50; arm above elbow, \$50; thigh, involving hip joint, \$100; fingers, one or more entire, \$10; toes, one or more entire, \$10. Reduction of dislocation of: shoulder, elbow, hip, knee or ankle, \$25; wrist or lower jaw, \$15; fingers, one or more, \$10. Excision of: shoulder, hip or knee joint, \$100; elbow, wrist or ankle joint, \$50; eye, \$50. Reduction of fracture of: lower jaw, collar bone, or shoulder blade, \$25; breast bone or nose, \$10; rib or ribs, \$10; rib or ribs (resection), \$50; upper arm, \$25; forearm (one or both bones), \$25; wrist or hand, \$15; fingers, one or more, \$10; pelvis or sacrum, any of the bones of, \$50; coccyx, \$10; thigh, \$75; knee cap (open operation), \$50; knee cap (fixation), \$25; leg bone (one), \$25; leg bones (both), \$50; foot, two or more bones, not toes, \$15; toes, one or more, \$10. Laparotomy (opening of the abdominal cavity for an operation on any organ contained therein), \$100. Incision for synovitis (inflammation of the lining membrane of a joint), \$25. Hydrophobia, Pasteur treatment, \$50. Gunshot wounds (not necessitating amputation or laparotomy), \$25. Skull trephining for fracture, \$100. Suturing wounds, \$5.

SCHEDULE VIII. HOSPITAL EXPENSES.—If "such injury" sustained by the insured shall, within ninety days from the date of the commencement of disability, necessitate his removal to a regular hospital, the Company, provided no claim is made under Schedule VII hereof, will pay, in addition to the indemnity otherwise provided, for a period not exceeding ten weeks during which the insured shall be necessarily confined in the hospital, the amount expended by him weekly for hospital expenses, but not exceeding per week one-half the amount payable hereunder as single weekly indemnity.

SCHEDULE IX. IDENTIFICATION INDEMNITY.—If "such injury" shall render the insured physically unable to communicate with friends, the Company will, upon receipt of a telegram or other message giving this policy number, immediately transmit to the relatives or friends of the insured any information respecting him, and will defray all expenses, not exceeding one hundred dollars (in addition to any other indemnity herein provided) necessary to put the insured in communication with and in care of friends.

FOR STANDARD PROVISIONS SEE PAGE 11.

ADDITIONAL PROVISIONS

WHEN INJURIES NOT COVERED. 21. Schedules I and II of this policy do not extend to nor cover any accidental bodily injury caused or contributed to, directly or indirectly, by sickness or disease, by ptomaines, or by bites or stings of insects. This policy does not cover disappearance nor war risks, nor loss resulting from any means or act which, if used or done by the insured while in possession of all mental faculties, would be deemed intentional or self-inflicted, nor loss suffered while, or resulting from, riding or being in or on any aerial device or conveyance.

COPY OF APPLICATION PART OF CONTRACT.—22. The copy of the application endorsed hereon is hereby made a part of this contract. No provision of the charter, constitution or by-laws of the Company not included herein shall avoid the policy or be used in evidence in any legal proceedings hereunder.

RENEWAL OF POLICY. 23. This policy may be renewed, subject to all of its provisions, from term to term with the consent of the Company and by the payment of the premium in advance.

In witness whereof, the said Company has caused this policy to be signed by its president and its secretary, but the same shall not be binding upon the Company unless countersigned by a duly authorized representative.

POLICY FORM—"REALIZED DISABILITY"

PRINCIPAL SUM, \$7500—\$15,000.

WEEKLY INDEMNITY, \$25—\$50.

ANNUAL PREMIUM, \$60.

This policy insures against accidents under similar provisions as the one preceding, and against disease as follows:

SCHEDULE VII. SURGICAL OPERATIONS.—If "such injury" to or "such sickness" of the insured shall, within ninety days from time of the accident or beginning of sickness, necessitate a surgical operation named in the following schedule, the Company will pay, in addition to any other indemnity herein provided, the sum named for such operation in the Schedule of Surgical Operations; provided that not more than one such operation indemnity shall be payable as the result of any one cause of disability, and such operation indemnity may be subject to the election of the insured; and provided always, that the amounts specified herein shall be payable only in case the weekly indemnity is \$25; if such weekly indemnity is greater or less than \$25, then the amounts to be paid shall be increased or reduced proportionately. Reimbursement will not be made for any operation which is necessitated by a disease or bodily condition contracted or existing prior to the issue of this policy.

Amputation of: foot, hand or forearm, \$25; leg at or above knee, \$50; arm, above elbow, \$50; thigh, involving hip joint, \$100; fingers, one or more entire, \$10; toes, one or more entire, \$10. Reduction of dislocation of: shoulder, elbow, hip, knee or ankle, \$25; wrist or lower jaw, \$15; fingers, one or more, \$10. Excision of: shoulder, hip or knee joint, \$100; elbow, wrist or ankle joint, \$50; eye, \$50. Reduction of fracture of: lower jaw, collar bone, or shoulder blade, \$25; breast bone or nose, \$10; rib or ribs, \$10; rib or ribs (resection), \$50; upper arm, \$25; forearm, one or both bones, \$25; wrist or hand, \$15; fingers, one or more, \$10; pelvis or sacrum, any of the bones of, \$50; coccyx, \$10; thigh, \$55; knee cap (open operation), \$50; knee cap (fixation), \$25; leg bone (one), \$25; leg bones (both), \$50; foot, two or more bones, not toes, \$15; toes, one or more, \$10. Laparotomy (opening of the abdominal cavity for an operation on any organ contained therein), \$100. Incision for synovitis (inflammation of the lining membrane of a joint), \$25. Appendicitis, \$100. Aneurism (tumor of artery)—ligation, \$100. Bronchotomy—thyrotomy, laryngotomy, laryngotracheotomy, tracheotomy, \$50. Tonsillotomy, \$25. Colostomy, \$100. Goitre—cutting operation for permanent cure, \$75. Kidney (fixation or removal), \$100. Lithotomy (operation for removal of stone in bladder) any cutting, \$75. Mastoiditis, \$50. Oesophagotomy (for stricture or other cause), \$100. Peritonitis, \$100. Bone abscess—trephining, \$25. Cancer—removal by cutting operation, \$50. Sequestromy (removal of dead bone), \$25. Hydrophobia, Pasteur treatment, \$50. Gunshot wounds (not necessitating amputation or laparotomy), \$25. Hernia (abdominal), any cutting operation for the radical cure of the reducible, irreducible, or strangulated form, \$75. Skull trephining for fracture, \$100. Any rectal cutting operation, except colostomy, \$25. Ganglion (cystic tumor of tendon sheath) incision and curetting, \$15. Varicocele (acupressure)—ligation or excision, \$25. Caries (bone ulcer)—curetting, \$15. Hydrocele—tapping, incision or excision of sac, \$25. Paracentesis—tapping of abdomen, bladder, ear drum, pericardium, \$15. Extirpation of benign tumor \$10. Minor cutting operation on eye, ear, nose or throat, \$10. Removal of ingrowing toe nail, \$5. Incision of abscess, felon or carbuncle (one or more), \$5. Suturing wounds, \$5. Injection of anti-tetanic serum into frontal lobe of brain, \$100.

SCHEDULE VIII. HOSPITAL EXPENSES.—If "such injury" sustained or "such sickness" contracted by the insured shall within ninety days from the date of the commencement of disability necessitate his removal to a regular hospital, the Company, provided no claim is made under Schedule VII hereof, will pay, in addition to the indemnity otherwise provided, for a period not exceeding ten weeks during which the insured shall be necessarily confined in the hospital, the amount expended by him weekly for hospital expenses, but not exceeding per week one-half the amount payable hereunder as single weekly indemnity.

SCHEDULE X. HEALTH INSURANCE—WEEKLY SICKNESS INDEMNITY.—Sec. (a) Or, for the period not exceeding fifty-two consecutive weeks, during which the insured shall be continuously and totally disabled and prevented from performing any and every duty pertaining to his occupation solely by reason of "such sickness," the Company will pay him the weekly indemnity provided in the insuring clause of this policy.

Sec. (b) Or, for the period after said fifty-two weeks so long as the insured continues to be wholly disabled within the meaning of this schedule, the Company will pay one-quarter of said weekly indemnity.

SCHEDULE XI. BLINDNESS OR PARALYSIS FROM SICKNESS.—If any sickness contracted by the insured during and under the terms of this policy, and not hereinafter excepted,

results during the said term in the irrecoverable loss of the sight of both eyes, or the irrecoverable loss of speech and hearing, or in permanent paralysis whereby the insured during the said term irrecoverably loses the entire use of both hands, or both feet, or one hand and one foot; and if the insured, on account of the said loss of sight or speech and hearing, or one of the said losses resulting from permanent paralysis—(1) is permanently unable to engage in any work or occupation for wages or profit; and (2) survives, for the period of one year, the said loss of sight or speech and hearing or one of the said losses resulting from permanent paralysis; and (3) at the end of the said period of one year is declared by medical authority satisfactory to the Company to have irrecoverably lost the sight of both eyes or speech and hearing or the entire use of both hands or both feet or one hand and one foot, and to be permanently unable to engage in any work or occupation for wages or profit by reason of said loss of sight or speech and hearing or one of the said losses resulting from permanent paralysis, the Company will pay the insured a sum sufficient to increase the indemnity theretofore paid for the disease which shall have caused such disability to an amount equal to one hundred weeks' indemnity.

FOR STANDARD PROVISIONS SEE PAGE 11

ADDITIONAL PROVISIONS

WHEN SICKNESS NOT COVERED. 21. This insurance does not cover disability from sickness or disease suffered or contracted outside of the United States, Canada or Europe; nor loss caused by any sickness or disease existing or contracted prior to the issue of this policy. If the insured shall become entitled to indemnity for disability on account of accidental injuries, the Company shall not, for the same period of time, be liable for any disability on account of disease or sickness.

POLICY FORM—"PROGRESSIVE DISABILITY."

PRINCIPAL SUM, \$5000.

WEEKLY INDEMNITY, \$25.

ANNUAL PREMIUM, \$50.

United States Fidelity and Guaranty Company, Baltimore, Md. (hereinafter called the company), in consideration of the premium of fifty dollars, and of the statements in the application for this policy, copy of which is endorsed hereon and made a part hereof, and subject to all the provisions and limitations hereinafter contained and endorsed hereon,

Does hereby insure John Doe (hereinafter called the insured), by occupation, banker, classed as "select," in the principal sum of five thousand dollars, and for a weekly indemnity of twenty-five dollars, for the term of twelve months from the first day of November, 1914, beginning and ending at twelve o'clock noon, standard time, at the place where the insured resides, against (1) accidental bodily injuries, fatal or non-fatal, effected independently and exclusively of all other causes, through external, violent and accidental means (suicide, sane or insane, or any attempt thereat, not included) being hereinafter referred to as "such injury," and (2) disability which results from sickness or disease, and for which the insured is treated by a legally qualified physician, beginning after this policy has been maintained in continuous force for fifteen days from date hereof, hereinafter referred to as "such sickness," as follows:

SCHEDULE I. ACCIDENT INSURANCE—LOSS OF LIFE, LIMB, OR SIGHT INDEMNITIES.—If "such injury" alone shall, commencing on the date of the accident, wholly and continuously disable and prevent the insured from performing any and every duty pertaining to any business or occupation, and shall during the period of such continuous total disability and within two hundred weeks from time of the accident result in any one of the following specific losses; or if, within ninety days from time of the accident, regardless of intervening total disability, "such injury" alone shall result in any one of the following specific losses, the company will pay the sum specified below for such loss, provided that not more than one such loss shall be payable as the result of any one accident:

SPECIFIC LOSSES.—For loss of life, or both hands, or both feet, or both eyes, or one hand and one foot, or one hand or one foot and one eye, or speech and hearing, the principal sum. One hand or one foot, or speech or hearing, one-half the principal sum. One eye, one-third the principal sum. Thumb and forefinger (same hand) one-fourth the principal sum. Permanent stiff or rigid elbow and knee joints, one-fifth the principal sum. Permanent stiff or rigid elbow or knee joint, one-tenth the principal sum. Any of the above losses shall terminate this policy.

In every case referred to in this policy, the loss of any member or members above specified shall mean loss by severance at or above the wrist joints or ankle joints, and the loss of eye or eyes shall mean the irrecoverable loss of the entire sight thereof, and the loss of speech or hearing shall mean the irrecoverable and entire loss of such speech or hearing, or both, as the case may be, and the loss of thumb and forefinger shall mean the entire severance of both at the metacarpo-phalangeal joint.

SCHEDULE II. WEEKLY INDEMNITY—TOTAL OR PARTIAL DISABILITY.—Or, if "such injury" shall not result in any of the losses mentioned above, but shall independently and exclusively of all other causes, continuously and wholly disable and prevent the insured from the date of accident, from performing any and every kind of duty pertaining to his occupation, the company will pay him the weekly indemnity above specified for the period of such disability. Or, if "such injury" shall not wholly disable the insured, but independently and exclusively of all other causes, shall from the date of accident (or immediately following total disability) continuously disable and prevent him from performing one or more material daily duties pertaining to his occupation, the com-

will pay two-fifths the weekly indemnity above specified for the period of such partial disability not exceeding twenty-six consecutive weeks. Weekly indemnity will not be payable under this schedule in addition to indemnity payable under Schedule I.

SCHEDULE III. HEALTH INSURANCE—WEEKLY SICKNESS INDEMNITY.—TOTAL INDEMNITY.—Sec. (a) Or, for the period not exceeding fifty-two consecutive weeks, during which the insured shall be necessarily and continuously confined within the house and therein regularly visited by a legally qualified physician, solely by reason of "such sickness" which wholly disables and prevents him from performing any and every duty pertaining to his occupation, the company will pay him the weekly indemnity provided in the insuring clause of this policy.

PARTIAL INDEMNITY.—Sec. (b) Or, for the period subsequent to confinement within the house, not exceeding twenty-six weeks and within fifty-two weeks from the beginning of such confinement during which the insured shall be regularly attended by such physician and wholly and continuously disabled and prevented from performing any and every duty pertaining to his occupation, the company will pay one-half of said weekly indemnity. Indemnity under Sec. (a) and Sec. (b) of this schedule combined will not be paid for more than a total period of fifty-two consecutive weeks. Sec. (c) or, for the period after said fifty-two weeks so long as the insured continues to be wholly disabled within the meaning of this schedule, the company will pay one-quarter of said weekly indemnity.

SCHEDULE IV. BLINDNESS OR PARALYSIS FROM SICKNESS.—If any sickness contracted by the insured during and under the terms of this policy, and not hereinafter excepted, results during the said term in the irrecoverable loss of the sight of both eyes, or the irrecoverable loss of speech and hearing, or in permanent paralysis whereby the insured during the said term irrecoverably loses the entire use of both hands, or both feet, or one hand and one foot; and if the insured, on account of the said loss of sight or speech and hearing or one of the said losses resulting from permanent paralysis—(1) is permanently unable to engage in any work or occupation for wages or profit; and (2) survives for the period of one year, the said loss of sight or speech and hearing or one of the said losses resulting from permanent paralysis; and (3) at the end of the said period of one year is declared by medical authority satisfactory to the company to have irrecoverably lost the sight of both eyes or speech and hearing or the entire use of both hands or both feet or one hand and one foot, and to be permanently unable to engage in any work or occupation for wages or profit by reason of said loss of sight or speech and hearing or one of the said losses resulting from permanent paralysis, the company will pay the insured a sum sufficient to increase the indemnity theretofore paid for the disease which shall have caused such disability to an amount equal to one hundred weeks' indemnity.

FOR STANDARD PROVISIONS SEE PAGE 11

ADDITIONAL PROVISIONS.

21. WHEN SICKNESS NOT COVERED.—This insurance does not cover disability from sickness or disease suffered or contracted outside of the United States, Canada or Europe; nor loss caused by any sickness or disease existing or contracted prior to the issue of this policy. If the insured shall become entitled to indemnity for disability on account of accidental injuries, the company shall not, for the same period of time, be liable for any disability on account of disease or sickness.

22. WHEN INJURIES NOT COVERED.—Schedules I and II of this policy do not extend to nor cover any accidental bodily injury caused or contributed to, directly or indirectly, by sickness or disease, by ptomaines, or by bites or stings of insects. This policy does not cover disappearance nor war risks, nor loss resulting from any means or act which, if used or done by the insured while in possession of all mental faculties would be deemed intentional or self-inflicted, nor loss suffered while, or resulting from, riding or being in or on any aerial device or conveyance.

23. COPY OF APPLICATION PART OF CONTRACT.—The copy of the application endorsed hereon is hereby made a part of this contract. No provision of the charter, constitution or by-laws of the company not included herein shall avoid the policy or be used in evidence in any legal proceedings hereunder.

24. RENEWAL OF POLICY.—This policy may be renewed, subject to all of its provisions, from term to term with the consent of the company and by the payment of the premium in advance.

In witness whereof, The said company has caused this policy to be signed by its president, and its secretary, but the same shall not be binding upon the company unless countersigned by a duly authorized representative.

COPY OF THE APPLICATION FOR THIS POLICY.—I hereby apply to the United States Fidelity & Guaranty Company for a policy to be based upon the following representation of facts: I understand and agree that the right to recovery under any policy which may be issued upon the basis of this application shall be barred in the event that any one of the following statements, material either to the acceptance of the risk or to the hazard assumed by the company, is false, or in the event that any one of the following statements is false and made with intent to deceive. I agree that this application shall not be binding upon the company until accepted either by the secretary at the home office or by an agent duly authorized to issue policies.

POLICY FORM—"PROGRESSIVE ACCIDENT."

PRINCIPAL SUM, \$5000.

WEEKLY INDEMNITY, \$25.

ANNUAL PREMIUM, \$16.

United States Fidelity and Guaranty Company, Baltimore, Md.,
(hereinafter called the company), in consideration of the premium

of sixteen dollars, and of the statements in the application for this policy, copy of which is endorsed hereon, and made a part hereof, and subject to all the provisions and limitations hereinafter contained and endorsed hereon,

Does hereby insure John Doe (hereinafter called the insured), by occupation bookkeeper, classed as select, in the principal sum of five thousand dollars, and for a weekly indemnity of twenty-five dollars, for the term of twelve months from the first day of January, 1914, beginning and ending at twelve o'clock noon, standard time, at the place where the insured resides, against accidental bodily injuries, fatal or non-fatal, effected independently and exclusively of all other causes, through external, violent and accidental means, being hereinafter referred to as "such injury," as specified in the following schedules, respectively:

SCHEDULE I. LOSS OF LIFE, LIMB, OR SIGHT INDEMNITIES.—If "such injury" alone shall, commencing on the date of the accident, wholly and continuously disable and prevent the insured from performing any and every duty pertaining to any business or occupation, and shall, during the period of such continuous total disability and within two hundred weeks from the time of the accident result in any one of the following specific losses; or if, within ninety days from the time of the accident, regardless of intervening total disability, "such injury" alone shall result in any one of the following specific losses, the company will pay the sum specified below for such loss, provided that not more than one such loss shall be payable as the result of any one accident:

SPECIFIC LOSSES.—For loss of life, or both hands, or both feet, or both eyes, or one hand and one foot, or one hand or one foot and one eye, or speech and hearing, the principal sum; one hand or one foot, or speech or hearing, one-half the principal sum; one eye, one-third the principal sum; thumb and forefinger (same hand), one-fourth the principal sum; permanent stiff or rigid elbow and knee joints, one-fifth the principal sum; permanent stiff or rigid elbow or knee joint, one-tenth the principal sum. Any of the above losses shall terminate this policy.

In every case referred to in this policy, the loss of any member or members above specified shall mean loss by severance at or above the wrist joints or ankle joints, and the loss of eye or eyes shall mean the irrecoverable loss of the entire sight thereof, and the loss of speech or hearing shall mean the irrecoverable and entire loss of such speech or hearing, or both, as the case may be, and the loss of thumb and forefinger shall mean the entire severance of both at the metacarpo-phalangeal joint.

SCHEDULE II. WEEKLY INDEMNITY. TOTAL OR PARTIAL DISABILITY.—Or, if "such injury" shall not result in any of the losses mentioned above, but shall independently and exclusively of all other causes, continuously and wholly disable and prevent the insured from the date of accident, from performing any and every kind of duty pertaining to his occupation, the company will pay him the weekly indemnity above specified for the period of such disability.

Or, if "such injury" shall not wholly disable the insured, but independently and exclusively of all other causes, shall from the date of accident, (or immediately following total disability) continuously disable and prevent him from performing one or more material daily duties pertaining to his occupation, the company will pay two-fifths the weekly indemnity above specified for the period of such partial disability not exceeding twenty-six consecutive weeks. Weekly indemnity will not be payable under this schedule in addition to indemnity payable under Schedule I.

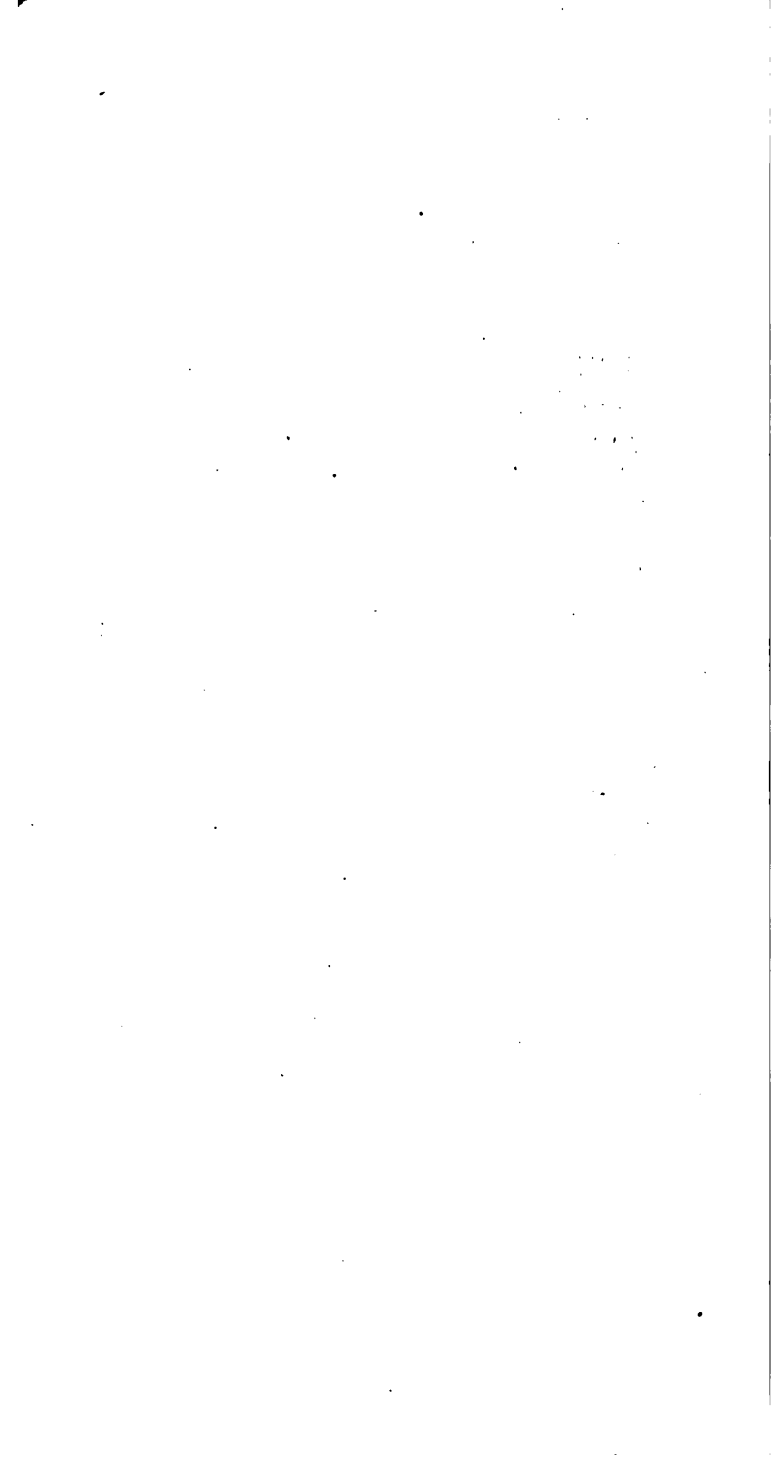
FOR STANDARD PROVISIONS SEE PAGE 11

ADDITIONAL PROVISIONS

WHEN INJURIES NOT COVERED.—21. This policy does not cover disappearance nor war risks, nor loss resulting from any means or act which, if used or done by the insured while in possession of all mental faculties, would be deemed intentional or self-inflicted, nor loss suffered while, or resulting from, riding or being in or on any aerial device or conveyance.

SECTION T.—The provisions above and the copy of the application endorsed hereon are made a part of this contract, which is made subject thereto and to the payment of the premium.

In witness whereof, the said company has caused this policy to be signed by its president, and its secretary, but the same shall not be binding upon the company unless countersigned by a duly authorized representative.



PLANS AND POLICIES

OF

MUTUAL ACCIDENT AND SICK
BENEFIT COMPANIES

Business Men's Accident Association of America.

KANSAS CITY, MISSOURI.

Commenced Business 1909.

C. S. JOBES, Pres.

W. T. GRANT, Sec.

PRINCIPAL SUM, \$5000.

WEEKLY INDEMNITY, \$25.

Business Men's Accident Association of America, Kansas City, Missouri, in consideration of the statements and agreements contained in the application for membership and insurance under this policy, a copy of which is endorsed hereon and made a part hereof, and of the payment of the membership fee of two dollars and one assessment of six dollars hereunder, the Business Men's Accident Association of America (hereinafter called the Association) does accept as a member,

John Doe (hereinafter called the Insured) of Kansas City, whose occupation is accountant, and does, subject to the terms, provisions and limitations in this policy contained, hereby insure him against loss resulting from bodily injuries, effected directly, independently and exclusively of all other causes contributing or proximate, through external, violent and accidental means (excluding suicide, voluntary or involuntary, sane or insane), and against loss resulting from sickness contracted after thirty days from the date hereof.

ACCIDENT INDEMNITIES

ARTICLE I. LOSS OF LIFE, DISMEMBERMENT AND LOSS OF SIGHT—SINGLE INDEMNITY.—If such injuries shall totally and continuously disable the insured from date of accident from performing any and every kind of duty pertaining to his occupation, and during the period of such continuous total disability, and within ninety days from date of accident, shall result, directly, independently and exclusively of all other causes contributing or proximate, in any one of the losses enumerated below, the Association will pay the sum set opposite such loss, which sum shall include any claim for disability, but only one of the payments named in this article will be made for injuries resulting from one accident.

Loss of life, or both feet, or both hands, or both eyes, \$5000. Loss of one hand and one foot, \$2500. Loss of one hand, or one foot, or one eye, \$1250. Loss shall mean, with regard to hands and feet, dismemberment by severance at or above wrist or ankle joints; with regard to eyes, entire and irrecoverable loss of sight.

ARTICLE II. LOSS OF LIFE—DOUBLE INDEMNITY.—If the beneficiary be entitled to indemnity for the loss of life of the insured, and if the injuries causing such loss be sustained while a passenger inside a passenger car of a passenger train propelled by steam, the indemnity payable for such loss shall be \$10,000.

ARTICLE III. WEEKLY INDEMNITY—TOTAL LOSS OF TIME.—SECTION 1. If such injuries, directly, independently and exclusively of all other causes contributing or proximate, shall totally and continuously disable the insured from date of accident from performing any and every kind of duty pertaining to his occupation, the Association will pay him \$25 a week so long as he lives and suffers such continuous total disability.

PARTIAL LOSS OF TIME.—SECTION 2. Or, if such injuries, directly, independently and exclusively of all other causes contributing or proximate, shall totally and continuously from date of accident or totally and continuously following total disability, disable the insured from performing one or more, but not all, of the important daily duties pertaining to his occupation, the Association will pay him \$10 a week not to exceed ten weeks from the date of the accident causing such disability.

HEALTH INDEMNITIES

ARTICLE IV. TOTAL LOSS OF TIME—CONFINING SICKNESS.—If such sickness, directly, independently and exclusively of all other causes, continuously confines the insured within doors and totally disables him from performing any and every kind of duty pertaining to his occupation, the Association will pay him \$10 for the first week and \$25 a week thereafter while so confined and disabled, not to exceed thirty consecutive weeks from the beginning of such sickness.

ARTICLE V. TOTAL LOSS OF TIME—NON-CONFINING SICKNESS.—If such sickness does not confine the insured strictly within doors, but directly, independently and exclusively of all other causes, totally and continuously disables him from performing any and every kind of duty pertaining to his occupation, the Association will pay him \$10 for the first week and \$12.50 a week thereafter while so disabled, not to exceed eight consecutive weeks from the beginning of such sickness.

ARTICLE VI. SPECIAL LIMITED HEALTH INDEMNITY.—If such sickness be tuberculosis, rheumatism, insanity or paralysis, and directly, independently and exclusively of all other causes, totally and continuously disables the insured from performing any and every kind of duty pertaining to his occupation, the Association will pay him \$10

for the first week and \$12.50 a week thereafter while so disabled, not to exceed eight consecutive weeks from the beginning of such sickness.

SPECIAL INDEMNITIES

ARTICLE VII. BLOOD-POISONING.—Blood-poisoning resulting directly from bodily injuries shall be deemed to be included in the said term, bodily injuries.

ARTICLE VIII. SUNSTROKE, FREEZING, HYDROPHOBIA, ASPHYXIATION.—The term, bodily injuries, shall be extended to include sunstroke, freezing, hydrophobia or asphyxiation, but the liability of the Association for indemnity for loss or disability resulting therefrom shall not exceed \$500.

ARTICLE IX. HERNIA.—If a hernia be caused directly from bodily injuries, the Association shall be liable for the payment of indemnity for total or partial disability resulting therefrom but not to exceed \$50.

ARTICLE X. PHYSICIANS' OR SURGEONS' FEES FOR NON-DISABLING INJURIES OR SICKNESS.—If, as the result of bodily injuries or sickness, the insured is not entitled to any other indemnity under this policy, but receives medical or surgical treatment by a physician or surgeon, the Association will reimburse the insured for the cost of such treatment, not to exceed the amount of indemnity payable for one week of partial disability or the first week of sickness provided the receipted bill of the attending physician or surgeon is received by the Association within thirty days from the date of the accident or recovery from the sickness.

ARTICLE XI. IDENTIFICATION BENEFITS.—If bodily injuries shall render the insured physically unable to communicate with relatives or friends the Association will, upon receipt of a telegram or other message giving this policy number, immediately transmit to his relatives or friends any information respecting him, and will defray all expense necessary to put the insured in the care of friends, provided such expense shall not exceed the sum of \$100.

FOR STANDARD PROVISIONS SEE PAGE 11

ADDITIONAL PROVISIONS

1. Payment of an assessment of six dollars on the fifteenth day of March, June, September and December of each year beginning with _____ is required to keep this policy in continuous effect, until notice is given the insured by the secretary of the Association of a change in said time. The mailing of written notice to the insured at least fifteen days prior to the date it is due shall constitute legal notice of each assessment. If any such assessment be unpaid at the office of the Association in Kansas City, Mo., this policy shall terminate on the last day of the month in which such assessment is due.

2. This policy does not cover any injury, fatal or otherwise, sustained by the insured prior to the date of his acceptance of this policy; or sustained by the insured while under the influence or suffering from the effects of any liquor or narcotic; or contributed to or influenced or affected by disease, bodily or mental infirmity, or medical or surgical treatment; or the result of any act of the insured (sane or insane) done for the purpose of injuring himself; or the act of any other person (sane or insane) done to injure the insured except for the sole purpose of burglary or robbery; or sustained by the insured while participating in or in consequence of having participated in aeronautics, or while riding a motorcycle.

3. The insurance under Articles IV, V, VI and X does not cover any sickness contracted or sustained outside of the limits of the United States of America, Canada or Europe, or while engaged in military or naval service; nor any sickness for which the insured is not treated by a legally qualified physician; nor any sickness, beginning or originating within thirty days from the date hereof; nor does it cover disability for any period for which the insured has either made claim or may become entitled to indemnity from this or any other association or company, for or on account of injuries by accidental violence; nor any disability caused by venereal disease.

4. No provision of the charter, constitution or by-laws of the Company, not included herein, shall avoid the policy or be used in defense of any claim arising hereunder.

5. Where loss of life, limb or sight or disability is wholly or in part the result of insect bites, carbuncles, boils, felons, abscesses, ulcers, carcinoma, sarcoma, appendicitis or tuberculosis, such loss of disability is hereby classified as resulting from sickness, the original cause thereof notwithstanding, and only the indemnities herein provided for sickness shall be payable in such cases.

6. If the insured receives bodily injuries, fatal or otherwise, by the discharge of firearms, by drowning, or where the body is not recovered and identified, unless the claimant shall establish the accidental means of such injuries by the testimony of a person, other than the insured or claimant, who was an eye-witness to the accident, or whenever death, caused by bodily injuries, occurs as the result of heart failure, cerebral hemorrhage or apoplexy without fracture of the skull the liability of the Association shall be limited to one-tenth the amount otherwise payable.

7. No part of the assessments herein provided shall be used in the payment of dividends or profits to any person, but, together with assessments upon members holding similar policies, shall be used only for the payment of indemnities to members and the actual expenses of the Association.

8. The term, bodily injuries, wherever used in this policy, shall be understood to be the bodily injuries effected as described in the insuring clause.

9. Strict compliance on the part of the insured and the beneficiary with all the provisions of this policy is a condition precedent to recovery hereunder.

In witness whereof, the said Business Men's Accident Association of America has caused this policy to be signed by its president and secretary this first day of January, A.D. 1916.

OPTION OF INSTALLMENT PAYMENTS.—In the event of either the insured or the bene-

ficiary becoming entitled to the amount of this policy, the proceeds may, at the option of the insured or the beneficiary, be payable either in one sum or in such number of installments as may be selected as provided in the table below. Either the insured or the beneficiary shall have the right, when any installment becomes due, to commute and receive the then present cash value, as shown in the table, of all unpaid installments.

In the event of the loss of life of the insured or the beneficiary after the maturity of this policy and before the payment of the total number of installments payable hereunder, the executor or administrator of the insured or the beneficiary, shall have the right to commute into one cash payment the then present value of unpaid installments as shown by the following table.

In the event the installment option is selected by the insured or the beneficiary, the first installment under this contract shall be due and payable within ninety days after receipt by the Association of true and satisfactory proofs of claim, and subsequent installments shall be paid annually thereafter upon each anniversary of such approval until all installments due shall have been paid.

OPTION OF INSTALLMENT PAYMENTS

Number of Installments		25	20	15	10	5	2
Amount of Each		\$275	\$325	\$405	\$565	\$1055	\$2535
Value of Committed Installments	When 2nd is due.....	4860	4810	4730	4560	4055	2535
	" 3rd " ".....	4720	4620	4450	4110	3085	
	" 4th " ".....	4575	4420	4165	3650	2085	
	" 5th " ".....	4425	4220	3875	3175	1055	
	" 6th " ".....	4270	4010	3570	2680		
	" 7th " ".....	4110	3795	3260	2175		
	" 8th " ".....	3945	3570	2935	1655		
	" 9th " ".....	3780	3340	2605	1120		
	" 10th " ".....	3605	3105	2165	565		
	" 11th " ".....	3425	2865	1915			
	" 12th " ".....	3240	2615	1555			
	" 13th " ".....	3050	2355	1180			
	" 14th " ".....	2855	2090	800			
	" 15th " ".....	2665	1820	405			
	" 16th " ".....	2445	1535				
	" 17th " ".....	2235	1245				
	" 18th " ".....	2015	950				
	" 19th " ".....	1785	640				
	" 20th " ".....	1555	325				
	" 21st " ".....	1310					
	" 22nd " ".....	1065					
	" 23rd " ".....	810					
	" 24th " ".....	545					
	" 25th " ".....	275					

The above payments will be doubled in the event of the loss of life of the insured under the conditions described in Article II of this policy.

ILLUSTRATION.—If the selection of 20 installments is made, the amount of each installment will be \$325, payable each year for 20 years, making a total payment of \$6500. After drawing the installments of \$325 for 10 years, when the eleventh is due, the insured or the beneficiary may commute the 10 remaining installments for \$3105, making a total amount received of \$6355.

Commercial Travelers Mutual Accident Association of America, UTICA, NEW YORK.

Commenced Business 1888.

HENRY D. PIXLEY, Pres.

GEO. S. DANA, Sec.

The certificate, copy of which appears below, is issued to males between ages 21 and 55, inclusive, engaged in commercial traveling.

Entrance fee: \$2; annual dues, \$1; assessments, \$2 each. The highest annual cost to members thus far has been \$9.

POLICY FORM.

PRINCIPAL SUM, \$5000.

WEEKLY INDEMNITY, \$25.

The Commercial Travelers Mutual Accident Association of America, home office, Utica, New York, hereby certifies that in consideration of the membership fee paid by him and the statements contained in his application for membership, William Harrison, of New York, in the State of New York, by occupation a commercial traveler, is hereby accepted as a member of this Association, and said association does hereby insure him, subject to all conditions and limitations herein contained which are hereby made a part of this contract, beginning at twelve o'clock noon standard time of the day this certificate is dated, against any one of the bodily injuries hereinafter set forth, which is the direct and approximate result of and which is caused solely and exclusively by external, violent and accidental means, in the following sums respectively:

(1) Loss of life, \$5000; (2) and if loss of life shall have resulted from an accident which occurred to the member while riding on a steam railroad as a passenger on a passenger train and inside a passenger car thereof, which car or train was moved by steam power, or by electricity at the steam railroad's terminal only, \$10,000; this benefit does not extend to electric subways, tubes, trolleys, independent third rail systems, or to any public conveyance whatsoever other than steam railroads, with or without electric terminal; (3) loss of both arms, \$5000; (4) loss of both legs, \$5000; (5) loss of one arm and one leg, \$5000; (6) loss of both eyes, \$5000; (7) loss of one eye, \$1250; (8) loss of one arm, \$2500; (9) loss of one leg, \$2500.

Provided that such loss occurs within ninety days after the accident which caused it, and provided further, that the word loss as herein used in reference to limbs, shall mean actual amputation at or above wrist or ankle; and upon payment to said member of for any one of the losses above named, sustained by him, the amount above specified for such loss, the liability of this association shall cease and his membership terminated and this certificate of membership shall be null and void.

And this association further insures the said member against loss of time necessarily sustained resulting from bodily injuries other than those above specified, which are the direct result of and are caused solely and exclusively by external, violent and accidental means, and which injuries alone shall immediately and wholly disable and prevent him from the prosecution of his occupation in the sum of twenty-five dollars per week, during the period he is so disabled by the means aforesaid, not, however, exceeding one hundred and four consecutive weeks from the date of the accident causing such injury, and such sum, when paid, shall be in lieu of all other indemnity.

All sums payable under this certificate are due and payable at the office of this association in Utica, N. Y., sixty days after the filing with the secretary of this association of satisfactory proof of the death or injury for which a claim may be made under this certificate.

The amount above specified for loss of life is payable to Florence Harrison if surviving; or in the event of her prior death to the estate of said member.

CONDITIONS.

1. This certificate is issued by this association and is accepted by the member upon the following limitations and conditions hereinbefore referred to, viz.:

2. This certificate is issued in lieu of any and all prior certificates issued by this association to the person herein named, and this association shall not after the date of this certificate be liable for any benefit or claim of any kind under or by reason of any certificate heretofore issued by it to said person.

3. The member to whom this certificate is issued may terminate his membership in this association at any time by declaring his desire so to do, in writing, addressed to the secretary of this association and paying all dues and assessments owing at that time; or by omitting to pay any dues or assessments when due, in either of which cases his certificate is cancelled, and his membership is thereupon terminated.

4. This association may terminate his membership at any time and cancel this certificate by the personal service of a written notice of such termination and cancellation upon the member; or by mailing to him such a notice at the last post-office address of such member appearing upon the records of this association and by accompanying such notice with the association's check for the amount of the membership fee of two dollars; but such cancellation shall be without prejudice to any claim arising on account of disability commencing prior to the date of mailing such notice of cancellation.

5. The insurance under this contract does not extend to or cover, the injuries or death resulting from or caused by gas or poison taken voluntarily, involuntarily, consciously, or accidentally, or to sun-stroke or heat-stroke or hernia; or to contact with poisonous substances occurring voluntarily, involuntarily, consciously or accidentally; or to surgical operations or medical treatment, or to voluntary exposure to unnecessary danger, or negligence of the insured; nor does it extend to, or cover, injuries or death happening while the insured is insane or under the influence of intoxicating drink or narcotics, or in consequence thereof.

6. Notice in writing of every accident for or on account of which a claim may be made, shall be given within twenty days after the happening of such accident, and of every death for which claim may be made within twenty days after such death occurs, to the secretary of this association at its office, No. 70 Genesee Street, Utica, N. Y., with full particulars of the accident and its results, and such notice when actually received by the association at its office within said twenty days shall be deemed sufficient notice, and failure to give such written notice within said twenty days shall invalidate all claims under this contract which may be made on account of such accident or such death unless the notices herein specified shall be shown not to have been reasonably possible; and unless final proof of any claim under this contract (except a claim for weekly indemnity) and that the loss for which claim is made resulted from causes covered by this contract shall be filed in the office of the association within six months after the happening of the accident causing the loss for which claim is made, then all claims based thereon shall be forfeited to this association; and in case of a claim for weekly indemnity, unless final proof thereof and that the injury claimed for resulted from causes covered by this contract shall be filed in the office of the association within ninety days after the termination of the disability claimed for, then all claims for such weekly indemnity shall be forfeited to this association.

7. No suit shall be maintainable against this association for loss of life, limb or limbs, sight of eye or eyes, unless commenced within eighteen months from the date of the accident causing such loss; or, for weekly indemnity unless brought within fifteen months from the termination of the disability causing the loss of time claimed for.

8. All weekly indemnity paid to a member for an injury resulting in loss of life, limb, sight of eye or eyes, shall be deducted from the sum payable for such loss. A member shall not, in any case, be entitled to receive more than one of the benefits or indemnities herebefore provided for the results of any one accident.

9. This association shall have the right and opportunity to examine the person of the insured when and so often as it requires, in case of injury, and also where not forbidden by statute the right and opportunity to make an autopsy in case of death.

10. Notice of an assessment or dues, or notice for any other purpose, mailed by this association, postage prepaid, to the insured at the last post-office address appearing upon the association's records, shall be considered a legal notification of the purposes therein stated, and if it be a notice of an assessment or dues and the same shall not be paid at or before the time limited in said notice for its payment, this contract and all benefits thereunder are terminated and the certificate is cancelled without notice or any action by this association. Acceptance by this association of payment of an assessment after the date specified in the notice for the payment of the same, shall reinstate this certificate only as to disability resulting from accidental bodily injuries sustained after such acceptance; and no claim will be allowed for any indemnity, loss, or death caused by accident, happening between the date fixed by said notice for such payment and the date of reinstatement of the member.

11. This contract is for all purposes deemed to be executed and performed within and in accordance only with the statutes of the State of New York.

12. This association accepts as members those only who at the time of their admission to the Association as members are by occupation commercial travelers. Any change of occupation on the part of the insured shall terminate the membership in this association of the person named herein, unless the president or secretary of the association, after notice of such change, shall by authority of the Board of directors and in accordance with the by-laws of the association, endorse in writing upon the certificate a consent to its continuance.

13. No statement made by the applicant for insurance, which statement is not incorporated in or endorsed on this certificate or contained in the application therefor, shall avoid this certificate or be used in evidence, and no provision of the charter, constitution, or by-laws of this association shall be used in defense of any claim arising under this certificate, unless such provisions are incorporated in full in this certificate; provided, however, that nothing herein contained shall be construed to preclude the use of a defense based upon the provisions of this contract.

14. This association has no agents.

15. This certificate, with a copy of the application therefor, constitute the only and the entire contract of insurance between this association and said member.

In witness whereof, the Commercial Travelers Mutual Accident Association of America, at its office in the city of Utica, N. Y., has hereunto affixed its corporate seal and has by its president and secretary signed and delivered this certificate of membership this twenty-ninth day of January, 1913.

Fraternal Protective Association, Inc.

12-20 PEMBERTON SQUARE, BOSTON, MASS.

Commenced Business 1904.

WM. F. JARVIS, Pres.

HENRY M. BILLINGS, Sec.

Furnishes accident, sickness and life insurance to members of the I. O. O. F., not over fifty-five years of age.

MEMBERSHIP FEE.—\$5.

BENEFITS.—Accident benefits are paid for fifty-two weeks, full benefit for each and every week. Sick benefits are paid full benefit for first week (if sick seven days only), full benefit for following fifty-one weeks. Policy also pays partial disability benefits for either accident or sickness. Special travel accident benefit of fifty dollars a week, all classes. Ten per cent increase in all weekly benefits, sick and accident benefits date from day of issuance of policy, if premiums are paid in advance.

A metal identification badge is furnished free with each policy.

TABLE OF RATES AND BENEFITS

Special Perfect Accumulative Policy								Daily Benefit Policy							
CLASSES	Travel Accident		Ordinary Accident		Sick ness		*Quarterly Prem. as per Policy	CLASSES	Travel Accident		Ordinary Accident		Sick ness		*Quarterly Premium as per Policy.
	Death	Weekly Benefit	Death or Total Permanent Disability	Loss Hands Feet, Eyes	Weekly Benefit	Death			Daily Penelt	Death, Loss of Hands or Feet	Total Perm't Disability	Loss of Eye	Daily Benefit		
	\$	\$	\$	\$	\$	\$	\$	1	\$	\$	\$	\$	\$	\$	\$
	1 1 000	50	500	500	25.00	20.00	10.00	2	800	5 00	600	600	200	3.00	6.00
								3	800	5.00	600	600	200	3 00	6.00
1	1 1 000	50	500	500	22.50	20.00	9.50	4	800	5.00	600	600	200	3.00	6.00
2	1 1 000	50	500	500	20.00	20.00	8.00	5	500	5.00	600	600	200	2.50	5.25
3	1 1 000	50	500	500	17.50	17.50	7.00	6	600	5 00	500	500	200	2.00	4.50
4	1 1 000	50	500	500	15.00	15.00	6.00	7	600	5.00	400	400	200	1.75	4.00
5	1 1 000	50	500	500	12.50	12.50	5.00	7a	500	5.00	400	400	100	1.50	3.75
6	1 1 000	50	500	500	10.00	10.00	4.50	7b	500	5.00	400	400	100	2.00	3.50
7	1 1 000	50	500	500	7.50	7.50	4.00	8	400	5.00	300	300	100	1.25	3.00
8	1 1 000	50	400	400	5.00	5.00	3.50	9	300	5.00	100	200	50	1.00	3.00
9	1 1 000	50	200	200											

*Applicants over 50 years of age must pay \$1.00 per quarter in addition to above rates.

CERTIFICATE FORM—"SPECIAL PERFECT ACCUMULATIVE."

Fraternal Protective Association, Incorporated, Boston, Massachusetts, in consideration of the declarations and statements con-

tained in the application for this policy, a copy of which is endorsed hereon, and is hereby made a part of this contract, and in further consideration of the payment of the membership fee of dollars and such premium calls as shall be required by said Association as hereinafter provided, does hereby insure from the date hereof,

John Smith of Boston, County of Suffolk, State of Massachusetts, occupation clerk, with duties as described in application and agrees to pay, after the receipt of due proof of a valid claim, the following-named benefits, subject to all conditions and limitations hereinafter contained. If said insured shall receive bodily injuries solely through external, violent and accidental means, leaving upon the body visible marks of contusion or wound, which alone and independently of all other causes shall result in death within sixty days from the date of the happening thereof, the sum of five hundred dollars, hereinafter called the principal sum, will be paid in lieu of all other benefits to the beneficiary named if living, if not, to the estate of said insured. If said insured, by reason of accidental injuries as aforesaid, within ninety days from the date of the happening thereof, shall suffer the loss of both hands at or above the wrist, or both feet at or above the ankle, or one hand and one foot at those places, or the entire sight of both eyes, if irrecoverably lost, the sum of five hundred dollars will be paid in lieu of all other benefits, and the payment of said amount shall terminate this contract. If said insured by reason of accidental injuries as aforesaid, within ninety days from the date of the happening thereof, shall be totally and permanently disabled and unable to perform any kind of business or labor, the sum of five hundred dollars will be paid in lieu of all other benefits, and the payment of said amount shall terminate this contract. If said insured by reason of accidental injuries as aforesaid, within ninety days from the date of the happening thereof, shall suffer the loss of either hand at or above the wrist, or either foot at or above the ankle, or the entire sight of one eye, if irrecoverably lost, the sum of two hundred dollars will be paid in lieu of all other benefits. If the aforesaid accidental injuries shall have been received by said member in consequence of riding as a passenger in any railway passenger car operated by steam or electricity which shall result in immediate death, the amount payable in lieu of all other benefits shall be as herein limited and provided, the sum of one thousand dollars, provided that this death benefit shall not apply to accidents happening while the insured is boarding or alighting from or is upon the steps or platform of said car, nor shall said benefit apply unless death is due to the wreckage or disablement of said car.

OPTIONAL BENEFITS.—If said insured by reason of accidental injuries as aforesaid shall be totally disabled and such injury is named in the following "Schedule of Injuries," he may elect to receive the sum set opposite such injury in said schedule, as herein limited and provided, in lieu of all other benefits under this policy, provided that written notice of his election is given to the Association at its Home Office within twenty days from the date said injury is received; provided further that not more than one of said amounts so named shall be payable for any accident.

SCHEDULE OF INJURIES.—If the regular weekly accident benefit provided in this policy is \$25, the sum payable shall be the respective amount named below. If said weekly benefit is more or less than \$25, the sum payable shall be increased or decreased proportionately. For complete fractures of bones, viz.: of the skull, both tables, \$300; lower jaw, \$75; clavicle (collar bone), \$100; pelvis, \$250; thigh, \$250; leg or knee cap, \$200; arm, between elbow and shoulder, \$200; forearm, between wrist and elbow, \$150; two or more ribs, \$100; foot or two or more toes, \$100; hand or two or more fingers, \$100; scapula, \$150. For loss: of one or more fingers (at least one entire phalanx), \$100; of one or more entire toes, \$100. For complete dislocation, viz.: of the shoulder or elbow, \$100; wrist, \$100; hip, \$250; knee or ankle, \$125; bones of foot (not toes), \$100; two or more fingers, \$50; two or more toes, \$50.

ACCUMULATIVE BENEFITS.—It is understood and agreed that for each year, not exceeding five, following the date of this policy, the insured shall have kept his policy continuously in force, the accidental death benefit herein referred to as the principal sum will be increased ten per cent and the benefits herein referred to as the regular weekly benefit for accident or sickness, will be increased five per cent.

REGULAR WEEKLY BENEFIT—ACCIDENT.—If said insured by reason of accidental injuries as aforesaid shall be totally disabled and incapable of performing every duty pertaining to his regular occupation or any other business, employment or labor for at least seven consecutive days and shall require and receive the regular and frequent professional attendance of a legally qualified physician or surgeon, he shall be indemnified at the rate of dollars per week during the continuance of such total disability, and in the same proportion for any fractional part of a week after the first seven days. If the accidental injuries as aforesaid shall cause partial disability which shall immediately and continuously prevent the insured from performing a majority of the duties of his occupation as above stated for at least seven consecutive days, or if following a period of total disability resulting from such injuries he shall in like manner be partially disabled, he shall be indemnified at one-half the rate above named for each full week he shall be so disabled, provided, however, that in no event shall the insured be indemnified for accidental injuries causing either total or partial disability, or both, for more than fifty-two weeks for any one or more accidents, nor shall he be indemnified for partial disability, as aforesaid, unless during the period of such partial disability he shall require and receive the same medical attendance as in case of total disability.

REGULAR WEEKLY BENEFIT—SICKNESS.—If said insured shall be totally disabled and rendered incapable of performing every duty pertaining to his occupation as before stated, or any other business, employment or labor, by reason of sickness with a pro-

nounced disease for at least seven consecutive days, and shall require and receive the immediate, regular and frequent professional attendance of a legally qualified physician or surgeon, he shall be indemnified at the rate of _____ dollars per week during the continuance of such total disability and in the same proportion for any fractional part of a week after the first seven days. If sickness as aforesaid shall cause partial disability following a period of total disability of not less than thirty days' duration, which shall prevent him from performing a majority of the duties of his occupation as aforesaid, said member shall be indemnified at one-half the rate above named for each full week that he shall be so disabled, provided, however, that in no event shall the insured be indemnified for either total or partial disability, or both, for more than fifty-two weeks for any one or more sicknesses, nor shall he be indemnified for partial disability as aforesaid, unless during the period of such partial disability he shall require and receive the same medical attendance as in case of total disability.

SPECIAL TRAVEL BENEFIT.—The said Association further agrees that if said insured shall receive accidental injuries while riding as a passenger in any railway passenger car operated by steam, cable, compressed air or electricity, or riding in a regular passenger, elevator, or traveling as a passenger and on board a steam vessel of any regular line for the transportation of passengers, or in consequence of the burning of a public building in which the insured shall be at the commencement of the fire, the amount to be paid in lieu of all other benefits shall be the sum of fifty dollars per week for each full week such injuries shall totally disable him, not exceeding ten weeks; or if said member shall receive accidental injuries as aforesaid which shall immediately disable and prevent him from performing a majority of the duties of his occupation as stated herein, he shall be entitled to receive in lieu of all other benefits twenty-five dollars per week for each full week such injuries shall partially disable him, not exceeding ten weeks.

The special travel benefits herein named shall not apply to accidents happening while the insured is boarding or alighting from or is upon the steps or platform of any such public conveyance, nor shall benefits apply unless said injuries are due to the wreckage or disablement of said car, elevator, or steam vessel.

ADDITIONAL BENEFITS—OPERATIONS.—If said insured by reason of disease shall be totally disabled as aforesaid and require a surgical operation named in the following "Schedule of Operations," the Association will pay the insured, in addition to the regular weekly benefits heretofore named, the sum set opposite such operation in said schedule, provided that not more than one of said amounts, so named, shall be payable for any one disability, and provided further that this policy shall have been continuously in force for at least one year immediately preceding the date of operation.

SCHEDULE OF OPERATIONS.—If the sum named in this policy as the regular weekly benefit for sickness is \$20, the additional benefits payable shall be the respective amounts named below. If such sum is more or less than \$20, the benefits provided in this schedule shall be increased or decreased proportionately. For cutting operation for: cancer of throat, \$100; liver, \$100; stomach, \$100; rectum, \$100; bladder, \$100; peritonitis, \$75; appendicitis, \$75; hernia, \$50; tumor (malignant), \$50. For amputation of: leg, \$100; one or both feet, \$100; one or both arms, \$100; one or both hands, \$100; for removal of both eyes, \$100.

BENEFITS PAYABLE MONTHLY.—It is understood and agreed that the regular weekly benefits payable under this policy for disability will be paid monthly, during continuance of disability upon the request of the insured and the filing of due proofs of a valid claim.

PAYMENTS BY INSURED.—There shall be due and payable by the insured without further notice on the first business days of March, June, September and December, during the continuance of this contract, the sum of _____ dollars, and a failure so to pay said regular amounts, or to pay when required a like further amount on the date named in the call therefor, shall terminate this contract. Of this sum the quarterly installment of the annual dues for the expense fund shall be one dollar and fifty cents, the balance for the benefit and emergency funds. The regular premium may be paid annually, semi-annually or quarterly in advance.

ARBITRATION.—Any disputed claim may be settled by arbitration. The board of arbitration to consist of three Odd Fellows, one to be chosen by the insured, one by the Association and the third to be mutually agreed upon by the arbitrators previously chosen.

HOSPITAL BENEFIT.—It is understood and agreed that if while this policy is in full force and effect, the insured shall, by reason of sickness or accident, be admitted to any hospital for treatment, the Association will, upon request in writing of said insured, guaranty to such hospital the expense of such treatment equal to, but not exceeding, the amount of weekly benefit as provided for in this policy for total disability, and the amount actually paid shall be deducted from the amount of benefits due said member.

NON-FORFEITURE PROVISION.—This Association will, upon written request of said insured, keep this policy in force during any disability covered hereby by deducting from the weekly benefits which may be due him, any premium falling due while he is disabled, provided this policy was in full force and effect at the beginning of the disability and proper notice of such disability has been given the Association.

IDENTIFICATION PROVISION.—If said insured by reason of injury or illness shall be physically unable to communicate with friends, the Association, upon receipt of a telegram or other message giving the number of this policy, will immediately transmit to his relatives or friends, as shown by the records of the Association, any information respecting him or his condition.

EMERGENCY FUND.—An amount not less than the benefit fund portion of a quarterly payment on every policy in force shall be deposited with the Treasurer of the Commonwealth of Massachusetts, for the protection of all policy holders.

MISCELLANEOUS PROVISIONS

A. It is understood and agreed that no claim for benefits shall be made where there shall be no external or visible sign or objective symptom of disease or bodily injury, accidental drowning excepted, or for any disease, the nature or name of which is unknown or incapable of direct or positive proof, or self-destruction, or death from illuminating gas whether consciously or unconsciously inhaled, or insanity, or for any self-inflicted injuries or abuses, or for abuse or disease of the genital organs, or for illegal acts, or for acts committed while under the influence of intoxicating liquors, or for disability resulting from exposure to obvious danger, or incurred while engaged in employments not classed in the manual in use by this Association and on file with the insurance department of the state in which this policy is issued, and that no claim for benefit shall be presented or allowed for any sickness, ailment, or infirmity directly or indirectly resulting from or caused by any sickness, ailment or infirmity existing prior to the issuance of this policy, or contracted or existing while insured is outside the territory of North America included between the twenty-fifth and the fifty-fifth parallels of latitude.

B. It is understood and agreed that the application shall not be binding upon the Association until accepted by the secretary; and that this policy shall not be in force until actually issued from the office in Boston; that the application is made subject to the conditions and agreements contained in the policy, and that said policy shall not be binding upon the Association unless at the time of its delivery the insured is in sound health, and the required payments made.

C. It is further understood and agreed that if the insured is disabled by injury or sickness, he or his representative must furnish the Association with a report from his attending physician or surgeon, fully stating the condition of the insured, as often and in such form as the Association may reasonably require.

D. It is further understood and agreed that this policy takes effect upon its delivery to the insured while in good health and free from injury. The whole policy continues in force as long as the premium shall be paid as agreed herein, unless it be sooner terminated in accordance with its terms. No provision of the charter or by-laws shall be used in defence of any claim under this policy unless such provision is incorporated in full in this policy.

In witness whereof, the Fraternal Protective Association, Incorporated, has caused this policy to be signed by its president and secretary at Boston, Massachusetts, this first day of January, in the year one thousand nine hundred and sixteen, at 12 o'clock noon, standard time.

Illinois Commercial Men's Association

CHICAGO, ILLINOIS.

Incorporated Feb. 14, 1893. GEO W. SMITH, Pres. R. A. CAVANAUGH, Secretary.

PRINCIPAL SUM, \$5000.

WEEKLY INDEMNITY, \$25.00

In consideration of the application for membership in the Illinois Commercial Men's Association heretofore executed

By John Doe, which said application for membership is hereby referred to and made a part of this contract, and of each of the statements and declarations therein, which every person accepting or acquiring an interest in this contract hereby adopts as his own, admits and warrants to be full and true and to be the only statements or declarations upon which this contract is made, and in consideration of the admission fee paid, the said Illinois Commercial Men's Association does hereby receive the said John Doe as a member of said association; and upon the consideration aforesaid, and upon the further consideration and condition of the payment of the annual dues, to be paid as provided in the by-laws of said association, in and for every year during the continuance of this certificate, and also upon the further consideration and condition of the payment of all assessments made and assessed upon him as a member of said association, within the time provided for the payment thereof, there shall be payable (except as provided in the by-laws of said association which shall be in force at the time) to said member in the case of bodily injury or injuries, not resulting in death, received through external, violent and accidental means, which shall, independently of all other causes, result in total disability, the sum of twenty-five dollars per week for not to exceed one hundred and four weeks; in case of bodily injury or injuries which shall, independently of all other causes, within ninety days after the receipt of such injury or injuries, result in the loss of both hands at or above the wrist, or of both feet at or above the ankle, or total loss of vision of both eyes, the sum of five thousand dollars less such sum of money as may have been paid as indemnity for loss of time resulting from such injury or injuries; in the case of bodily injury or injuries which shall, independently of all other causes, within ninety days after receipt of such injury or injuries, result in the loss of one hand at or above the wrist, or of one foot at or above the ankle, the sum of two thousand five hundred dollars, less such sum of money as may have been paid as indemnity for loss of time resulting from such injury or injuries; in case of bodily injury or injuries which shall, independently of all other causes, within ninety days after the receipt of such injury or injuries, result in the total loss of vision of one eye, the sum of one thousand two hundred and fifty dollars less such sum of money as may have been paid as indemnity for loss of time resulting from such injury or injuries; and in case of bodily injury or injuries, received through external, violent and accidental means, which shall, independently of all other causes, within ninety days after the receipt of such injury or injuries result in the death of said member there shall be payable (except as provided in the by-laws of said association which shall be in force at the time of the receipt of such bodily injury or injuries) to Mary Doe, wife, if living at the time of such death, otherwise, to the legal heirs of said member the sum of five thousand dollars; provided, however, that the amount to be paid for death, in case the death of the member shall have resulted from an accident, which occurred to said member whilst riding as a passenger, inside a passenger car or passenger coach of a railroad train propelled by steam and devoted exclusively to the transportation of passengers, baggage, mail and express, when such accident shall have been the result of a derailment or wreck of such train, or of a collision of such train with some other train or with some obstruction on the railroad tracks upon which such train was running, shall be ten thousand dollars; except that if such accident shall have occurred while such train was being propelled through tunnels enroute or into its terminal station or out of the station at its starting point by means of electricity the sum of ten thousand dollars shall be paid as indemnity; all such payments to be made within ninety days after the receipt by said association of satisfactory proof of the happening of such injury or injuries, and the result of such injury or injuries and any and all such payments or liability to pay shall be and is in accordance with, and subject to, each and all of the provisions of the by-laws of said association and of the provisions of any and all amendments, alterations and new issues of said by-laws, which said by-laws are hereby referred to and made a part hereof as fully as if they were recited at length over the signatures hereto affixed, and which said amendments, alterations and new issues of said by-laws shall become a part hereof as fully as if they were recited at length over the signatures hereto affixed as soon as such amendments, alterations or new issues of said by-laws respectively are or may be duly adopted, and the said John Doe, hereby and by the acceptance hereof agrees to abide, and be bound, by said by-laws and each of them and by any and all lawful amendments, alterations and new issues thereof or any of them.

In witness whereof, the said Illinois Commercial Men's Association has caused its corporate seal to be hereto affixed, and these presents to be signed by its president and secretary this first day of January, 1914.

Remember the by-laws and all amendments thereto are a part of your contract. An autopsy must be granted when demanded by the association. Notice in writing must be sent the secretary within 20 days after the happening of accident. Claim for death benefits must be presented to the association within 30 days after death, together with

full proof of death, and of the particulars of the accident claimed to have caused death. This policy does not cover injuries or death resulting from inhaling of gas, voluntarily or otherwise, taking of poison or suicide. There are several other exemptions in the by-laws.

Whenever any member of this association shall engage in a business or vocation different from that which is stated in his application or is shown by the records of this association he shall immediately thereafter send by registered mail to the secretary or file with the secretary a written notice of the fact, describing fully his new business or vocation, and the association shall, at its discretion, continue or cancel the membership of such member, and his membership shall cease and determine on the tenth day after engaging in such new business or vocation without the action of the board of directors unless he shall in the meantime have sent or filed such written notice, and in case any member of this association while engaged in a business or vocation different from the one which is stated in his application or as shown by the records of this association shall receive bodily injuries through external, violent and accidental means, prior to action by the board of directors on his notice of change of business or vocation or prior to the termination of his membership by reason of his failure to send or file such written notice which shall, independently of all other causes result in loss of time, disability or death, this association shall be liable for one-half only of the indemnity which such member or his beneficiary or beneficiaries would otherwise be entitled to. Provided, however, that the board of directors shall have the power, as a consideration for continuing the membership of any member after change of business or vocation, to require such member to agree in writing that the indemnity to be paid in case of disability or death shall be one-half only of the indemnity which he or his beneficiary or beneficiaries would be entitled to, had no change of business or vocation occurred.

Whenever any member of this association takes additional accident insurance he must notify the secretary immediately, giving the name of the company and amount of the policy. Read the by-laws so that you will thoroughly understand the contract between yourself and the association.

Iowa State Traveling Men's Association

DES MOINES, IOWA.

Commenced business 1880.

J. W. HILL, Pres.

L. C. DEETS, Sec'y-Treas.

This association is operated on the assessment plan and issues insurance to men between ages eighteen and fifty-five, engaged in traveling, mercantile pursuits. The annual dues are \$1 and the membership fee \$2. Thus far the cost of insurance has never exceeded \$9 per annum.

The certificate of membership does not contain the terms and conditions of the contract of insurance, these being in the by-laws of the association.

COPY OF CERTIFICATE OF MEMBERSHIP.

PRINCIPAL SUM, \$5000-\$10,000.

WEEKLY INDEMNITY, \$25.

The Iowa State Traveling Men's Association, Des Moines, Ia., (an association incorporated under the laws of the State of Iowa,) by this certificate of membership certifies, that John Doe is a member of the said Iowa State Traveling Men's Association and is entitled to such benefits as may be provided in and by the articles of incorporation and by-laws of said association in force and effect at the time the accident occurs, from which a claim for benefit arises.

This certificate, the articles of incorporation and by-laws of said association, and application for membership, signed by said member, shall constitute the contract between said association and said member, and shall govern the payment of benefits, and any changes additions or amendments to said articles of incorporation and by-laws, hereafter duly made, shall bind said member and his beneficiary or beneficiaries and shall govern and control the contract in all respects the same as though such changes, additions or amendments had been made prior to, and were in force at the time of said member's application for membership.

In witness whereof, The Iowa State Traveling Men's Association at its home office in Des Moines, Iowa, has caused this certificate to be signed by its president and secretary, and its corporate seal to be hereunto affixed.

BENEFITS

ARTICLE VI. SECTION 1.—Whenever a member of this association in good standing, shall, through external, violent and accidental means, receive bodily injuries which shall, independently of all other causes, immediately and wholly disable him from transacting all, or a material part of the business pertaining to his occupation, as shown by the records of this association, he shall be paid for such loss of time occasioned thereby (except as provided in Sections 2, 3 and 6 of this article) the sum of \$25.00 per week for total loss of time, not exceeding 104 weeks and \$12.50 per week for partial loss of time for a period not exceeding 5 weeks, but in case hernia shall result from such bodily injuries the liability of this association shall be limited to fifty dollars. Provided, however, that the said member shall give, or cause to be given, due notice in writing to the secretary of the association, giving date and place where and the circumstances under which said injuries were received, also the nature of the injuries sustained, together with the name and address of his medical attendant. Such notice shall be given the secretary of the association within 15 days after the date the injury is received, and failure to give such notice within 60 days from date of injury shall invalidate any claim for indemnity under his membership. No claim under this section shall be valid unless such written notice of said injuries shall have been sent to the secretary of the association as hereinbefore provided, and unless there shall be sent to the secretary of the association due preliminary proof of injuries on blanks which will be provided by the association upon request, setting forth the nature and extent of the injuries sustained, together with the report of his attending physician. Within 10 days after the period of disability has terminated, final proofs of such disability showing the total and partial loss of time resulting therefrom, shall be submitted to the

board of directors through the secretary of the association and such proof shall consist of final and satisfactory reports made by the claimant and his attending physician, duly attested and sworn to. Any member who shall file a claim for indemnity before his disability ceases shall by so filing said claim, waive all rights to additional benefits and shall not be entitled to receive benefits on account of any additional loss of time to that stated in his proofs of disability so filed before his disability ceased. Failure to comply with the foregoing provisions of this section shall invalidate any claim for indemnity.

SECTION 2.—Whenever a member in good standing shall through external, violent and accidental means, receive bodily injuries which shall, independently of all other causes, result in death within ninety days from said injuries, the beneficiary named in his application for membership, or his heirs, if no beneficiary is named therein, shall be paid the sum of five thousand dollars, provided, however, that indemnity to be paid under this section, in case the death of the member shall have resulted from injuries which occurred to said member while riding as a passenger inside a coach or passenger car on an exclusively passenger train propelled by steam, or on such train while the same is propelled by electricity at the terminals of such steam railroad, ten thousand dollars, which shall be in full satisfaction of all liability to the said deceased member, his beneficiary, heirs or legal representatives, and shall be in lieu of the weekly indemnity due said member, but there shall be deducted from the said five or ten thousand dollars, as the case may be, all weekly indemnity paid such deceased member within ninety days immediately prior to the death of the said member. Provided further, that the association shall in no event be liable to any beneficiary, heir or legal representative for any claim arising from the death of a member as aforesaid, unless such member, his beneficiary, heir or legal representative shall give written notice to the secretary of the association of the injuries causing the death within fifteen days after the receiving of said injuries, and failure to give such notice within sixty days from the date of injuries shall invalidate any claim for indemnity under his membership; such notice shall state the full name of the member and contain full particulars of the accident causing the injuries, and the beneficiary, heir or legal representative shall also within sixty days from the date of the death of the member, furnish the board of directors with affirmative proof in writing that the death was the result of violent, external and accidental means, independent of other causes.

SECTION 3.—Whenever a member in good standing shall, through external, violent and accidental means, receive bodily injuries which shall, independently of all other causes, result in the severance, within ninety days from the date of said injuries, of either an entire hand or an entire foot, the said member shall receive as indemnity the sum of twelve hundred and fifty dollars. Or, if such injuries shall result in the severance, within ninety days from the date of said injuries, of two entire hands or two entire feet, the said member shall receive as indemnity the sum of five thousand dollars. Or, if such injuries shall result in the severance, within ninety days from the date of the said injuries, of one entire hand and one entire foot, the said member shall receive as indemnity, the sum of two thousand five hundred dollars. Or, if such injuries shall result in the loss, within ninety days from the date of said injuries, of the entire sight of both eyes, the said member shall receive as indemnity the sum of five thousand dollars. Or, if such injuries shall result in the loss, within ninety days from the date of said injuries, of the entire sight of one eye, the member shall receive as indemnity the sum of twelve hundred and fifty dollars. The association shall not be liable for weekly indemnity on account of disability resulting from injuries sustained by reason of which claim is made under the foregoing sections of this article where a specific payment for loss is provided. Notice of injuries must be given in each case as required in Section 1 of this article.

SECTION 4.—No action of any kind or character shall be commenced in any court against the association to recover any benefit or indemnity provided for in this article unless the same shall be commenced within twelve months after the cause of action accrues, and after said period all liability of this association to such member, beneficiary or heirs for indemnity and benefits on account of such injuries shall cease and end.

SECTION 5.—This association shall in no event be liable to any member or beneficiary for any greater benefit or indemnity than is provided in the by-laws.

SECTION 6.—The association shall not be liable to any member or beneficiary for any indemnity or benefit for any injury to a member received while the said member is in any degree under the influence of intoxicating liquors or narcotics, or which shall happen on account of, by reason of, or in consequence of the use thereof; nor shall the association be liable for any indemnity or benefit on account of disability or death occasioned by the excessive use of or overdose of any narcotic or poison whether taken with suicidal intent or otherwise; nor shall this association be liable in any manner to any member or beneficiary for any indemnity or benefit for death disability or loss resulting wholly or partially, directly or indirectly, from any of the following causes, conditions or acts, or when the member is under the influence of or effected by any such cause, condition or act, or the results therefrom, to-wit: Disease, bodily or mental infirmity, hernia; orchitis, epilepsy, fainting spells, fits, vertigo, apoplexy, cerebral hemorrhage, sleep walking, voluntary taking of poison, contact with poisonous ivy, or other poisonous growth, insect bites, freezing, sun stroke or heat prostration, medical or surgical treatment or amputation (amputation necessitated solely by injury sustained and made within ninety days after the date of the injury excepted), local and general infection or joint inflammation (except when such infection or inflammation results from visible or open wound caused by external, violent and accidental means), intentional injuries inflicted by the insured, voluntary over-exertion or voluntary exposure to obvious danger, wrestling, racing, riding in races, fighting, dueling, professional ball or football playing, polo playing nor while the insured is acting as a sailor or soldier, or while engaged in military or naval service, riding in any aerial machine or conveyance, injuries inflicted by the insured upon himself while sane or insane, whether resulting fatally or otherwise. Each of the foregoing causes, conditions or acts are exempted from all the provisions of these by-laws granting to members or

beneficiaries thereof benefits or indemnity. Provided, further, that the association shall not be liable under the provisions of Sections, 1, 2 and 3 of this article in excess of one-tenth (1-10) of the amounts therein provided for benefits or indemnity for injuries or the results therefrom under any of the following circumstances, to-wit: Injuries intentionally inflicted upon the member by another person in or by reason of any altercation, brawl or fight, injuries received while violating the law, injuries resulting from the discharge of fire arms where there is no eye witness to the discharge except the member himself, injuries resulting in or causing apoplexy or heart failure, or when the member inhales illuminating gas or takes poison.

SECTION 7.—This association shall not be liable to any member, or to his beneficiary or heirs, for any benefit or indemnity in these articles provided, unless the notices of the injuries and proofs of disability or death are given and furnished this association within the several periods of time fixed by Sections 1, 2 and 3 of this article. Any member, beneficiary or heir failing to so furnish the said notices and proofs shall forfeit all rights to said benefits, and this association in such case shall, without any acts of its officers so declaring, be released from any and all liability to the said member, his beneficiary or heirs, on account of such injuries.

SECTION 8.—No officer of this association, or other person, shall have any power or authority to, in any manner, waive any of the provisions of this article.

SECTION 9.—It is expressly understood and agreed that the association may cause all proper investigation to be made touching any injury to any member for which a claim has been or may be made, including medical and post-mortem examinations, and that such investigations shall not be construed as a waiver of any of the provisions or conditions of the articles of incorporations or by-laws. This association shall not be liable to any person for any indemnity where an autopsy on the body of a deceased member is demanded by this association and is refused or denied by the beneficiary, or those claiming indemnity under the certificate of membership of the said deceased member.

MISREPRESENTATION, ETC.

ARTICLE VII. SECTION 1.—Falsehood, misrepresentation, prevarication, fraud or concealment, by or on the part of the member, or by any other person through his procurement, or arrangement, or by his beneficiary, in order to obtain any benefits by reason of his membership, or any failure to comply with the requirements of the by-laws of the association, shall render void any certificate of membership and defeat any claims thereunder, and all such cases shall be decided by the board of directors.

EXPULSIONS

ARTICLE VIII. SECTION 1.—The board of directors shall have power to cancel the membership of or expel any member whenever in their opinion he is or becomes undesirable as an accident risk on account of his physical condition, or from any other cause whatsoever, or whenever he becomes undesirable for membership on account of any conduct which would tend to injure this association, or bring it into disrepute, or whenever the best interests of the association would suffer by his continued membership.

SECTION 2.—Before the board of directors shall take any such action as will result in the cancellation of the membership of or expulsion of a member, such member shall be notified in writing of such proposed action and the reasons therefor not less than ten (10) days before the date of the meeting of the board of directors, at which time his case is to be heard, and thereby be afforded an opportunity to appear, either in person, in writing or by attorney, to show cause why his membership should not be terminated. Such notice of the proposed action and the reasons therefor shall be mailed by the secretary to such member at his address of record. Failure or neglect to respond to such notice and the summons of the board of directors on the part of any such member shall constitute prima facie evidence against such member, and his membership shall be terminated. In case of the cancellation of any membership or the expulsion of any member, any unearned portion of any assessment or dues paid by him and to his credit on the books of the association shall be refunded.

SECTION 3.—If the board of directors shall be cognizant of any misconduct or malfeasance in connection with any officer of the association, or if such shall be certified to them, as provided in Section 1 of this article, they shall immediately hold a meeting. The board of directors at said meeting shall by a majority vote select ten members of the association, not holding office therein, and such members shall constitute a quorum for the hearing of the case, and if the party shall be adjudged guilty by a two-thirds vote of said court, he shall be expelled from the association, two-thirds of such court voting in favor of such expulsion. His office shall be declared vacant and filled by appointment of the board of directors, but the same provisions with reference to appeal shall apply as provided in Section 4 of this article.

SECTION 4.—In all cases of expulsion of members or officers, the person so accused shall have the right of appeal to the association in regular meeting.

Travelers Protective Association of America

ST. LOUIS, MO.

Commenced Business 1890.

C. F. TOMLINSON, Pres.

T. S. LOGAN, Sec.

The certificate, copy of which appears below, is issued to traveling salesmen, credit men or buyers for wholesale or manufacturing concerns, house salesmen for wholesale or manufacturing concerns or men who employ same. A broker or commission merchant.

Entrance fee, \$2. Semi-annual dues, \$5.50.

COPY OF CERTIFICATE OF MEMBERSHIP.

PRINCIPAL SUM, \$5000.

WEEKLY INDEMNITY, \$25.

The Travelers Protective Association of America, a fraternal benefit society, incorporated under the laws of the State of Missouri, by this certificate of membership certifies that John Doe is a member of the said Travelers Protective Association of America, and is entitled to such benefits as may be provided in and by the constitution, by-laws and articles of incorporation of said association, in force and effect at the time any accident occurs from which a claim for benefits arises. Benefits in case of death payable to Mary Doe, his wife.

This certificate, the constitution, by-laws and articles of incorporation of said association, and application for membership signed by said member, and all amendments thereto shall constitute the agreement between said association and said member, and shall govern the payment of benefits and any changes, additions or amendments to said constitution, by-laws or articles of incorporation, hereafter duly made shall bind said member and his beneficiary or beneficiaries, and shall govern and control the contract in all respects the same as though such changes, additions or amendments had been made prior to, and were in force at the time of said member's application for membership.

In witness whereof, this Association has caused this certificate to be signed by its president and secretary under the seal of the association at St. Louis, Mo., this first day of January, A. D. 1915.

Any member meeting with an accident must notify the National Secretary in writing within thirty days of such accident, giving full particulars of same and name of attending physician. In case of death the beneficiary shall give such notice. In case of failure to notify except because of unconsciousness or physical inability the member or his beneficiaries shall forfeit all rights to insurance benefits.

BENEFITS.—The following benefits are paid subject to the conditions, exceptions and limitations of the constitution of the association and amendments thereto, whenever a member in good standing shall, independently of all other causes, through external violent and accidental means, receive bodily injuries which shall solely and exclusively cause death or disability: (1) \$10,000 if killed by accident while riding as a passenger inside a passenger car on a passenger train, propelled by steam or electricity at terminals; (2) \$5000 if killed by accident; (3) \$5000 for the accidental loss of both legs or both arms by severance; (4) \$2500 for the accidental loss of one hand or one foot by severance above wrist or ankle; (5) \$1300 in case of accidental loss of four fingers of either hand by severance; (6) \$5000 in case of accidental loss of both eyes; (7) \$1250 in case of accidental loss of one eye; (8) \$25 per week for total disability, from accident, not exceeding 104 weeks; (9) \$12.50 per week for partial disability following total disability, from accident, not exceeding five weeks.

The Woodmen Accident Company.

(Division One),
LINCOLN, NEB.

A. O. FAULKNER, Pres.

Commenced Business 1890.

C. E. SPANGLER, Sec.

The Company insures against accident under eight classifications of risks and accepts all members who are over 16 and under sixty years of age. When a member attains the age of sixty-five his membership may be continued at a rate increase of 100 per cent.

Admission fee \$5, certificate fee \$1, and assessments \$2 quarterly.

TABLE OF BENEFITS—DIVISION ONE.

CLASS.	Select.	Preferred.	Ordinary.	Common.	Medium.	Special.	Hazardous.	Ex. Hazardous.
	\$	\$	\$	\$	\$	\$	\$	\$
Weekly indemnity for total disability.....	25	18.00	15.00	12	12	9.60	7.20	4.80
Weekly indemnity for partial disability.....	6.25	4.50	3.75	3	3	2.40	1.80	1.20
Loss of right hand....	1,500	1,000.00	750.00	625	500	400.00	300.00	200.00
Loss of left hand or either foot.....	1,000	650.00	500.00	400	300	250.00	200.00	125.00
Loss of one eye.....	875	250.00	187.00	156	125	100.00	75.00	50.00
Loss of both eyes, both hands, both feet, or hand and foot.....	3,000	2,000.00	1,500.00	1,250	1,000	800.00	600.00	400.00

Woodmen Accident Company of Lincoln, Nebraska, in consideration of the policy fee of \$5 and the further quarterly payments of \$2 on the last day of _____ of each year, and the provisions herein contained, with his application, a copy of which is endorsed hereon, together with the classification of risks, which constitute the entire contract, the Woodmen Accident Company (hereinafter called the Company) of Lincoln, Nebraska, does hereby insure George Smith, whose address is given in the copy of his application herein (hereinafter called the Insured); as a bookkeeper,

and agrees to pay said insured, subject to all conditions and limitations hereinafter contained, in case of loss of life, one or both eyes, one or both hands or one or both feet, or in case of total or partial disability, when such loss or disability is effected through violent, external and accidental means and entirely independent of all other causes, and which shall leave some visible marks; provided, however, said injury shall cause death within ninety (90) days thereafter; or shall immediately sever one or both hands or one or both feet at or above the wrist or ankle, or amputation thereof, at or above the wrist or ankle, shall necessarily be made within ninety (90) days thereafter; or shall permanently and entirely destroy the sight of one or both eyes within ninety (90) days thereafter, the following sums, to wit:

\$3000 for loss of life, the same being payable to Mary Smith, beneficiary, if surviving, otherwise to the estate of said insured; \$3000 for the loss or destruction of the sight of both eyes; \$3000 for the loss of both hands or both feet, or one hand and one foot, at or above the wrist or ankle joint; \$375 for the loss or destruction of the sight of one eye; \$1500 for the loss of right hand, at or above the wrist; \$1000 for the loss of left hand or either foot, at or above the wrist or ankle; \$20 per week for not exceeding fifty-two (52) consecutive weeks for immediate, continuous and total disability; \$5 per week for not exceeding ten (10) consecutive weeks for partial disability; \$1500 for immediate, continuous and permanent total disability for life, when it is satisfactorily proved that the accidental injuries sustained will alone, independently of all other causes, permanently and entirely disable him during life, from any and all occupations.

It being understood and agreed that this company shall not be liable for more than

one indemnity specified herein for the same injury, nor for weekly indemnities where specific indemnities are herein provided, nor for a greater sum in any case than the largest amount mentioned herein. The insured failing to pay the premium when due, shall forfeit all rights to indemnities under this policy together with all moneys previously paid, and his insurance in the company shall become lapsed.

This policy shall take effect at noon, standard time, at the place of residence of the insured on the date which it bears, and shall cover only loss arising out of accidental injury sustained by the insured thereafter.

This policy and the rights hereby created shall automatically lapse and terminate at twelve o'clock midnight, standard time, at the place of the insured's residence on the last day of hereafter occurring, if at such time the premium be unpaid.

FOR STANDARD PROVISIONS SEE PAGE 11

MISCELLANEOUS PROVISIONS

This policy shall cease to be in effect if the insured shall become blind in one or both eyes, deaf in one or both ears, or compelled to use a crutch or cane, or has lost one or both hands or feet, or has become insane, demented, or subject to fits, and no indemnities shall accrue to him or his beneficiary. Nothing herein shall, however, deprive the insured of the right to make claim for a prior accidental injury.

No indemnity will be payable if the insured is injured fatally or otherwise while engaged temporarily or otherwise in any occupation, work, risk, or exposure, set forth in the company's classification of risks as not insurable. In the event the insured changes his occupation to one classified by the company as not insurable the company's liability is limited to the amount of premium paid by the insured since engaging in such not insurable occupation.

DISABILITIES NOT PROVIDED FOR

This company shall not be liable for disappearance, nor for disability or death resulting, wholly or partially, directly or indirectly from any of the following causes: Disease; suicide; the result of injury received by the insured while insane; injuries received while under the influence of intoxicants or narcotics; dueling or fighting; wrestling or boxing in exhibitions or contests; war or riot; over-lifting or over-exertion; disability directly or indirectly or partially due to immoralities, or venereal diseases however contracted, or to the results thereof; entering or trying to enter or leave a moving conveyance using steam or electricity as motive power (street cars excepted); riding or attempting to ride, or being upon, any conveyance or part of conveyance not intended or used for passengers; walking or being on a railway bridge, railway roadbed, or right-of-way, except at regular crossing (railroad employees, while engaged in performance of their duties, excepted); hernia from any cause; sunstroke; freezing; blood-poisoning, unless resulting from any injury which of itself would be disabling (except in the case of a physician or surgeon engaged in the regular practice of his profession); injuries by intentional acts of the insured or any other person; medical or surgical treatment unless necessitated wholly by an injury and within ninety days of the occurrence of the accident; violating laws of any State or government; fits, vertigo, sleep-walking; insanity from any cause; injuries not producing visible marks upon the body; or injuries while engaged in any of the following risks: blasting, playing basket ball or football; riding or driving in races; riding or being in or on any aerial device or conveyance.

In witness whereof, the Woodmen Accident Company has caused to be attached to this policy, the signature of its president, and attested by its secretary, countersigned by its policy writer, and the seal of the company to be attached at the office of the company in the City of Lincoln, State of Nebraska, this first day of January, one thousand nine hundred and sixteen.

General Instructions.

POWERS OF AGENTS.—No agent has authority to bind his company by the acceptance of any risk; nor to change rates; nor have agents authority to make any change in certificates, however slight.

PROHIBITED RISKS.—Persons who are blind, deaf, compelled to use a crutch, insane, demented, subject to fits, intemperate, reckless or disreputable, or without visible means of support, are not insurable.

OCCUPATIONS.—The business or occupation (if more than one) of each applicant should be stated definitely, for upon the nature of the business or occupation the classification depends. It is not sufficient to simply say, "Merchant," but it should be stated what kind of goods he handles; or in case of a carpenter, whether he uses a circular saw; of a manufacturer, whether working or not working, and also the kind of articles manufactured; of a contractor, state the nature of his work; of a common laborer, the kind of work, whether on a railroad, a farm, in a workshop, or a sawmill. When an applicant has more than one occupation, that of the greatest hazard will govern the classification.

WHAT IS INSURED AGAINST.—Accident contracts provide against death, loss of one or more limbs, one or both eyes, permanent total disability, and bodily injuries—such as dislocations, fractures, broken bones, bruises, cuts, gunshot wounds, crushing or mangling, burns and scalds, bites of dogs or serpents, stroke of lightning, drowning, or injuries produced by falls, effected through external, violent and accidental means, within the intent and meaning of the contract, and its conditions as thereto annexed, whether such accidents happen while traveling, on the street or the farm, in the store, office, mill or workshop, or in any of the lawful and usual avocations of life.

WHAT IS NOT INSURED AGAINST.—The insurance does not extend to any bodily injury of which there shall be no external or visible sign, nor to any bodily injury happening directly or indirectly in consequence of disease, or by any surgical operation, or medical or mechanical treatment, nor to hemorrhage, rheumatism, "crick," gout, hernia, felons, boils, nor to injuries caused by duelling, fighting, wrestling, lifting, or by over-exertion, or by suicide, sunstroke, freezing, poison, self-inflicted injuries, or in consequence of war, riot or invasion, or to disappearance, or in consequence of drunkenness, breach of the law, or voluntary exposure to unnecessary danger, hazard, or perilous adventure. Injuries caused by over-exertion, or paralysis, epilepsy, or natural decay of the system, are not "accidents" within the meaning of the contract.

TABLE FOR COMPUTING WEEKLY INDEMNITY.

Rate, per Week.	DAYS.						
	1	2	3	4	5	6	7
\$	\$	\$	\$	\$	\$	\$	\$
3.00	0.43	0.86	1.29	1.71	2.14	2.57	3.00
5.00	0.71	1.43	2.14	2.86	3.57	4.28	5.00
6.00	0.86	1.71	2.57	3.43	4.29	5.14	6.00
7.50	1.07	2.14	3.21	4.28	5.36	6.43	7.50
8.00	1.14	2.28	3.42	4.56	5.71	6.85	8.00
10.00	1.43	2.86	4.28	5.71	7.14	8.57	10.00
12.50	1.78	3.57	5.35	7.14	8.93	10.71	12.50
15.00	2.14	4.28	6.43	8.57	10.71	12.85	15.00
17.50	2.50	5.00	7.50	10.00	12.50	15.00	17.50
20.00	2.86	5.71	8.57	11.43	14.28	17.14	20.00
22.50	3.21	6.43	9.64	12.85	16.07	19.28	22.50
25.00	3.57	7.14	10.71	14.28	17.86	21.43	25.00
50.00	7.14	14.28	21.43	28.56	35.71	42.86	50.00

TABLE FOR COMPUTING MONTHLY INDEMNITY.

DAYS	Monthly \$15.00	Monthly \$20.00	Monthly \$25.00	Monthly \$30.00	Monthly \$35.00	Monthly \$40.00	Monthly \$50.00	Monthly \$60.00	Monthly \$70.00	Monthly \$80.00	Monthly \$90.00	Monthly \$100.00
1.....	.50	.66	.83	1.00	1.16	1.33	1.66	2.00	2.33	2.66	3.00	3.33
2.....	1.00	1.33	1.66	2.00	2.33	2.66	3.33	4.00	4.66	5.32	6.00	6.66
3.....	1.50	2.00	2.50	3.00	3.50	4.00	5.00	6.00	7.00	7.98	9.00	10.00
4.....	2.00	2.66	3.33	4.00	4.66	5.33	6.66	8.00	9.33	10.64	12.00	13.33
5.....	2.50	3.33	4.17	5.00	5.83	6.66	8.33	10.00	11.66	13.30	15.00	16.66
6.....	3.00	4.00	5.00	6.00	7.00	8.00	10.00	12.00	14.00	15.96	18.00	20.00
7.....	3.50	4.65	5.83	7.00	8.16	9.33	11.66	14.00	16.33	18.62	21.00	23.33
8.....	4.00	5.32	6.67	8.00	9.33	10.66	13.33	16.00	18.66	21.28	24.00	26.66
9.....	4.50	6.00	7.50	9.00	10.50	12.00	15.00	18.00	21.00	24.00	27.00	30.00
10.....	5.00	6.66	8.33	10.00	11.66	13.33	16.66	20.00	23.33	26.66	30.00	33.33
11.....	5.50	7.33	9.16	11.00	12.83	14.67	18.33	22.00	25.66	29.32	33.00	36.66
12.....	6.00	7.99	10.00	12.00	14.00	16.00	20.00	24.00	28.00	31.98	36.00	40.00
13.....	6.50	8.65	10.83	13.00	15.16	17.33	21.66	26.00	30.33	34.64	39.00	43.33
14.....	7.00	9.33	11.67	14.00	16.33	18.67	23.33	28.00	32.66	37.30	42.00	46.66
15.....	7.50	10.00	12.50	15.00	17.50	20.00	25.00	30.00	35.00	40.00	45.00	50.00
16.....	8.00	10.66	13.33	16.00	18.66	21.33	26.66	32.00	37.33	42.66	48.00	53.33
17.....	8.50	11.33	14.16	17.00	19.83	22.66	28.33	34.00	39.66	45.32	51.00	56.66
18.....	9.00	12.00	15.00	18.00	21.00	24.00	30.00	36.00	42.00	48.00	54.00	60.00
19.....	9.50	12.66	15.83	19.00	22.16	25.33	31.66	38.00	44.33	50.66	57.00	63.33
20.....	10.00	13.33	16.67	20.00	23.33	26.67	33.33	40.00	46.66	53.33	60.00	66.66
21.....	10.50	14.00	17.50	21.00	24.50	28.00	35.00	42.00	49.00	56.00	63.00	70.00
22.....	11.00	14.66	18.33	22.00	25.66	29.33	36.66	44.00	51.33	58.66	66.00	73.33
23.....	11.50	15.33	19.16	23.00	26.83	30.67	38.33	46.00	53.66	61.33	69.00	76.66
24.....	12.00	16.00	20.00	24.00	28.00	32.00	40.00	48.00	56.00	64.00	72.00	80.00
25.....	12.50	16.66	20.83	25.00	29.16	33.33	41.67	50.00	58.33	66.66	75.00	83.33
26.....	13.00	17.33	21.67	26.00	30.33	34.67	43.33	52.00	60.66	69.33	78.00	86.66
27.....	13.50	18.00	22.50	27.00	31.50	36.00	45.00	54.00	63.00	72.00	81.00	90.00
28.....	14.00	18.66	23.33	28.00	32.66	37.33	46.66	56.00	65.33	74.66	84.00	93.33
29.....	14.50	19.33	24.16	29.00	33.83	38.67	48.33	58.00	67.66	77.33	87.00	96.66
30.....	15.00	20.00	25.00	30.00	35.00	40.00	50.00	60.00	70.00	80.00	90.00	100.00

BENEFITS UNDER ACCIDENT POLICIES.

The following table shows the benefits granted by the principal stock accident insurance companies. It will be understood that only the first classification of risks is dealt with, that is, preferred or better than preferred, and on a basis of \$5,000 as the principal sum. The single and double benefits under combination policies, which compensate for loss due to accidents happening while the insured is a passenger in any regular passenger conveyance propelled by steam, electricity or cable as a motive power, and in some cases while in a passenger elevator or a burning building, are also shown. In a few cases the combination feature covers in any public conveyance, no matter how propelled.

Companies	Annual Premium, Select Risks.			Death, Feet, Hands or Feet, Both Eyes, Hands or Feet, Hand and Foot.	Right Hand or Either Leg.	Left Hand.	Either Foot.	One Eye.	Weekly Indemnity for Partial Disability.		Benefits to Beneficiary.		Annual Accumulation.	Limit of Liability.		Weekly Indemnity to Beneficiary.	Limit of Liability.	Physician's Bills.	Indemnity for Injury to Children.
	\$								Amount.	Time Limit.				Rate of Increase.	Limit of Accumulation.				
Ethna Life. Hartford.	25	(Single)	\$2,500	\$5,000	\$2,500	\$2,500	\$2,500	\$1,250	\$25	104	2/5	26	50%	100	\$	25	100	\$	...
	25	{ Double	\$2,500	\$10,000	\$2,500	\$2,500	\$2,500	\$2,500	25	(*)	1/2	26	50%	100	\$	25	100	\$	...
American Fidelity. Montpelier.	20	(Single)	\$2,500	\$5,000	\$2,500	\$2,500	\$2,500	\$1,866	25	200	1/2	30	...	100	\$	25	100	\$	...
	25	{ Double	\$2,750	\$7,500	\$2,750	\$2,750	\$2,750	\$2,750	50	(*)	1/2	(*)52	(*)	100	\$	25	100	\$	...
Casualty of Amer. New York.	20	(Single)	\$2,500	\$5,000	\$2,500	\$2,500	\$2,500	\$2,500	25	200	1/2	52	5	...	50	25	...	25	...
	25	{ Double	\$2,750	\$7,500	\$2,750	\$2,750	\$2,750	\$2,750	50	Life	1/2	52	...	100	...	...	100	...	25

BENEFITS UNDER ACCIDENT POLICIES.

BENEFITS UNDER ACCIDENT POLICIES.—Cont.

COMPANIES	Annual Premium, Select Risks.	Death, Both Eyes, Hands or Feet, Hand and Foot.	Right Hand or Either Leg.	Left Hand.	Either Foot.	One Eye.	WEEKLY INDEMNITY FOR TOTAL DISABILITY.		WEEKLY INDEMNITY FOR PARTIAL DISABILITY.	BENEFITS TO BENEFICIARY. TRAVEL, ELIMINATING BUILDING ACCIDENTS.		ANNUAL ACCUMULATION.		Limit of Liability.	Weekly Indemnity to Beneficiary.	Limit of Liability.	PHYSICIAN'S BILL.	Indemnity for Injury to Children.
							Amount.	Time Limit.		Death, Hands or Feet or Both Eyes.	Hand or Foot or One Eye.	Rate of Increase.	Limit of Accumulation.					
Columbian Nat'l.....Straight Boston. (21) Comb.	20 25	5,000 7,500 15,000	2,500 3,750 7,500	2,500 3,750 7,500	2,500 (21) 3,750 (21) 7,500 (21)	2,500 (21) 3,750 (21) 7,500 (21)	25 (4) 25 (4) 50 (4)	1 1/2 1 1/2 1 1/2	26 26 26	.....	.....	.....	.....	100 100 100	25 25 25	.....	.....	.....
Commonwealth.....Straight Philadelphia. Comb.	20 25	5,000 5,000 10,000	2,500 2,500 5,000	2,500 2,500 5,000	2,500 2,500 5,000	1,250 650 1,300	25 25 50	2 2/5 2 2/5	26 26 26	.....	.....	.....	.....	100 100 100	25 25 25	.....	.....	.....
Conn. General Life.....Comb. Hartford.	25	7,500 15,000	3,750 7,500	3,750 7,500	3,750 7,500	3,750 7,500	25 50	1 1/2	26	.....	2,500	.....	.....	100	25	.....	.....	.....
Continental.....Straight Chicago. Comb.	22.50 30	5,000 7,500 15,000	3,750 5,625 11,250	3,750 5,625 11,250	3,750 5,625 11,250	2,500 3,750 7,500	25 (21) 3,750 (21) 7,500 (21)	1 1/2 1 1/2 1 1/2	30 52 26	.....	.....	.....	.....	150 150 150	25 25 25	.....	.....	.....
Employers' Liab.(21).....Straight London. Comb.	20 25	5,000 7,500 15,000	2,500 3,750 7,500	2,500 3,750 7,500	2,500 3,750 7,500	2,500 3,750 7,500	25 25 50	1 1/2 1 1/2	26 30	100 100 100	25 25 25

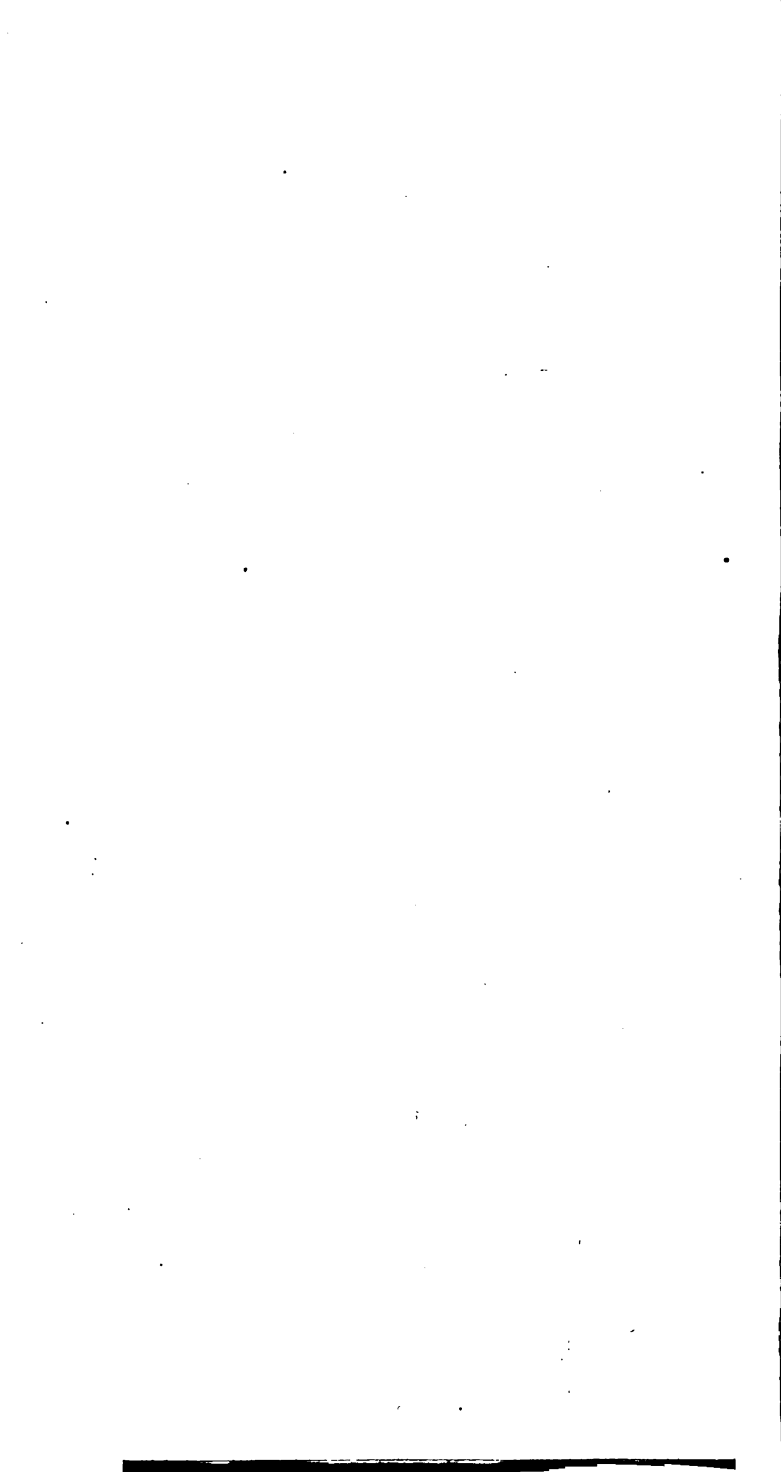
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BENEFITS UNDER ACCIDENT POLICIES.—Cont.

COMPANIES	Annual Premium, Select Risks.		Death, Both Eyes, Hands or Feet, Hand and Foot.	Right Hand or Either Leg.	Left Hand.	Either Foot.	One Eye.	WEEKLY INDEMNITY FOR TOTAL DISABILITY.		WEEKLY INDEMNITY FOR PARTIAL DISABILITY.		BENEFITS TO BENEFICIARY. TRAVEL, ELEVATORS AND BUILDING ACCIDENTS.		Rate of Increase.		Limit of Accumulation.	Limit of Liability.	IDENTIFICATION.	Weekly Indemnity to Beneficiary.	Limit of Liability.		Physician's Bills.	Indemnity for Injury to Children.
								Amount.	Time Limit.	Proportion of Total Disability.	Weeks.	Death, Hands or Feet or Both Eyes.	Hand or Foot or One Eye.	%	%								
Nat'l Life, U. S. A. Comb. Chicago.	25	{ Single Double	7,500 15,000	3,750 7,500	3,750 7,500	3,750 7,500	3,750 7,500	\$ 25 50	(*) 200	1/2	30	5,000 (a) 2,500	2,500	...	...	100	\$ 100	...	...	25	...	...	...
New Amsterdam. Straight New York.	25	{ Single Double	7,500 15,000	3,750 7,500	3,750 7,500	3,750 7,500	714 3,750 7,500	25 (a) 25 (a) 50	(*) 200	1/2	26	5,000 (a) 2,500	(a) 2,500	...	10	50	100	...	...	25	...	...	...
New England Equitable. Straight Boston.	25	{ Single Double	5,000 15,000	5,000 15,000	2,500 7,500	2,500 7,500	1,666 3,750 7,500	25 25 50	(*) 200	1/2	30	...	...	...	10	50	100	...	...	25	...	...	...
North American. Straight Chicago.	25	{ Single Double	5,000 10,000	2,500 5,000	2,500 5,000	2,500 5,000	1,666 5,000	25 50	(*) 200	1/5-4/5 1/4-9/10	26	...	...	...	...	...	...	...	15	...	25	...	...
Ocean. Straight London.	25	{ Single Double	5,000 10,000	2,500 6,000	2,000 5,000	2,000 5,000	1,666 5,000	25 50	(*) 200	1/2	30	(a) 5,000	(a) 2,500	5-10	5	50	...	...	...	25	...	...	...

Pacific Mut. Life.....Straight Los Angeles.	25	{ Single Double	5,000	2,500	2,500	1,250	25	104	1/2	26	.....	.....	5-10	50	100	...	j	...
	25		5,000	2,500	2,500	2,500	25	{ 25 50	{ (9)	1/2	26	(17)	(17)	5-10	50	100	...	25	(17)
Preferred.....Comb. New York.	25	{ Single Double	6,000	3,000	3,000	3,000	{ (*)30 (*)60	{ (9)	1/2	26	5,000	2,500	.....	.....	100	15		(17)
			12,000	6,000	6,000	6,000													
Royal Indemnity.....Comb.	25	{ Single Double	7,500	3,750	3,750	3,750	25	{ 25 50	{ (9)	1/2	50	(17)	(17)	.....	100	...	25	(17)
			15,000	7,500	7,500	7,500													
Standard Acc.....Comb. Detroit.	25	{ Single Double	7,500	(*)5,000	3,750	3,750	{ 125 150	{ (9)	1/2	52	5,000	2,500	.....	.....	100	...	25	...
			15,000	(*)10,000	7,500	7,500													
Travelers.....Comb. Hartford.	25	{ Single Double	5,000	2,500	2,500	2,500	25	{ 25 50	{ (9)	1/2	26	5,000	(*)2500	10	50	100	...	25	...
			10,000	5,000	5,000	5,000													
U. S. Casualty.....Comb.	25	{ Single Double	7,500	(*)5,000	3,750	3,750	25	{ 25 50	{ (9)	1/2	30	(17)	(17)	(17)	100	...	25	...	
			15,000	10,000	7,500	7,500													
U. S. Fid. & Guar.....Comb. Baltimore	25	{ Single Double	7,500	(*)3,750	3,750	3,750	25	{ 25 50	{ (9)	1/2	30	.....	.....	20	100	...	25	...

† Indemnity paid to each child for injury to assured, in addition to payment to beneficiary. ‡ Pays in addition to sums stated, weekly indemnity from date of accident to time of death, dismemberment, or loss of sight. § Pays these amounts for loss of either hand or either foot. a "Utopia" policies (annual premium \$30) provide 200 weeks' partial disability benefit, amount to be paid to be determined by actual loss of time sustained. c For quarterly and semi-annual premiums, 5%. d \$3,750 for right hand, \$5,000 for either leg. dd For additional premium of 50 cents per \$1000 benefits are increased 50% for accidents of travel, etc. e Either hand or either leg. f Four years to six years. g Under "Utopia" policies (annual premium \$30), 10% annual increase applies to all benefits, including weekly indemnity. h For one eye, \$1,500. j Pays surgeon's fees. k Except for one eye. l If confined in a hospital, \$50-\$100. m Combination policy covers surgeon's fees, hospital indemnity or graduate nurse expenses. o \$1,250 for one eye. r Pays surgeon's fees also. a Either leg, \$3,000, either hand, \$2,500. t For one hand. u Increases 10% 1st year, 15% 2d year, 25% 3d year, making 50% after 3 years. y Pays fixed amounts for 26 specified accidents. bb One 10% accumulation (all indemnities) after 3d year. cc Also for eye and hand or eye and foot. (i) Quarantine covered for 26 weeks. (j) One-quarter indemnity to age 70. (k) From date of accident to date of death. (l) So long as insured may live and is totally disabled. (m) Leg or arm \$3,000. (n) N. Y. and Mass. Standard Policy. (o) Hospital expenses for 10 weeks up to \$12.50 per week if no claim is made for surgeon's fees. (p) One-half in N. Y. and Mass. Standard Policy. (q) Beneficiary not insured in standard form. (r) No benefits for children in standard form. (s) Issued at an extra premium of 20 cents per \$1000. (t) 50% accumulations added from date of issue. (u) Hospital indemnity \$37.50, not exceeding 26 weeks. All weekly indemnity payable monthly. (v) \$2,500-\$5,000 for loss of speech or hearing, permanent paralysis or incurable insanity. (w) For leg or arm. (x) Leg or arm, \$4,500-\$9,000. (y) Weekly indemnity first two years, single \$25-\$30-\$35. Double, \$50-\$60-\$70. (z) One eye, \$1,666.66. (aa) Pays \$2,500-\$5,000. Thumb and index finger or hearing. (ab) Either hand, \$3,750-\$7,500. (ac) Either leg or arm \$5,000-\$10,000. (ad) 50% additional paid for hospital confinement in addition to operation, fee limit 12 weeks. (ae) Pays two and one-half times amount otherwise payable if insured dies within ninety days from accident on railway passenger car, (trolley or cable cars excepted).



**CLASSIFICATION OF
OCCUPATIONS
FOR
ACCIDENT AND HEALTH
INSURANCE**

Embodying the most recent experience

Revised and corrected to February 1, 1916

Explanation of Classification.

Each \$1,000 of insurance carries with it \$5.00 weekly indemnity unless otherwise specified.

The term "supervising," as used in this Manual, means a general oversight and not active or constant charge of this work.

The term "superintending," as used in this Manual, means active and continuous charge of the work.

Occupations are classified by letter, numeral and title, following prevailing practices of various companies.

The classification "A Special" is herein entitled "Select."

The classification "Extra Medium" is herein entitled "Special."

The classification "Sub Standard" is herein entitled "Hazardous."

The classification "Perilous" is herein entitled "Special Hazardous."

The classification "Extra Peril" is herein entitled "Extra Special Hazardous."

The numeral 2+, herein adopted, signifies classification "BS," or "Extra Preferred."

As used in this Manual, the following table shows the designations which signify the same classification of risks.

A	1	Select.	E	6	Hazardous.
B	2	Preferred.	F	7	Extra Hazardous.
C	3	Ordinary.	G	8	Special Hazardous.
D	4	Medium.	H	9	Extra Special Hazardous.
DS	5	Special.			

Classification of Occupations.

Occupation.		Class.	Limit of Risk.
Acetylene Gas Plant Manager.....	D	4 Medium,	\$2,500
Accountant.....	A	1 Select,	10,000
Acid Maker, Sulphuric (Vitriol), user or custodian of (not insurable).....	H	X Ex. Spl. Haz.,	500
Acid Maker, not Sulphuric (Vitriol).....	D	4 Medium,	2,500
Acid Maker, wood acid only.....	C	3 Ordinary,	2,500
Acid Manufacturer, Sulphuric (Vitriol), superintending only.....	E	6 Hazardous,	1,000
Acid Manufacturer, Sulphuric (Vitriol), not superintending or working in factory.....	B	2 Preferred,	5,000
Acid Manufacturer, not Sulphuric (Vitriol), superintending only.....	C	3 Ordinary,	5,000
Acid Manufacturer, not Sulphuric (Vitriol), not superintending or working in factory.....	A	1 Select,	10,000
Acrobat or Gymnast (not insurable).....	H	X Ex. Spl. Haz.,	500
Actor, not acrobat or gymnast.....	B	2 Preferred....	5,000
Actuary.....	A	1 Select,	10,000
Adjuster, Fire Insurance, sole occupation.....	B	2 Preferred,	10,000
Adjuster, Insurance (not fire insurance).....	A	1 Select,	10,000
Advertising Agent, office duties and traveling only.....	A	1 Select,	10,000
Aeronaut (not insurable).....	H	X Ex. Spl. Haz.,	500

AGENTS:

Commercial (not peddler).....	A	1 Select,	10,000
General Passenger.....	A	1 Select,	10,000
General Ticket.....	A	1 Select,	10,000
Insurance.....	A	1 Select,	10,000
Paymasters.....	A	1 Select,	5,000
Real Estate, dealing in, and visiting timber lands....	C	3 Ordinary,	3,000
Real Estate, not dealing in timber lands.....	B	2 Preferred,	5,000
Route Express Inspector.....	B	2 Preferred,	5,000
Route Postal Service.....	B	2 Preferred,	5,000
Ticket office, duties only.....	A	1 Select,	5,000
Agricultural Implement Agent, Dealer or Merchant, handling machinery.....	C	3 Ordinary,	4,000
Agricultural Implement Agent, Dealer or Merchant, not handling machinery.....	B	2 Preferred,	5,000
Agricultural Implement Factory Superintendent.....	C	3 Ordinary,	5,000
Agricultural Implement Maker.....	E	6 Hazardous,	1,500
Agricultural Implement Maker, metal worker, not using drop press.....	DS	5 Special,	2,000
Agricultural Implement Maker, wood worker, not using machinery.....	D	4 Medium,	2,500
Agricultural Implement Manufacturer, superintending only.....	C	3 Ordinary,	5,000
Agricultural Implement Manufacturer, not superintending or working in factory.....	B	2 Preferred,	10,000
Agricultural Laborer (farm hand).....	F	7 Extra Haz.,	1,000
Agriculturist (same as Farmer).....			
Air Ship Operator, Builder, Owner, Experimenter, Inventor, or Passenger, making ascensions (not insurable).....	H	X Extra Peril.,	500
Ale or Beer, Brewer (see Brewer).....			

ALUMINUM WORKERS:

Assembler.....	C	3 Ordinary,	2,000
Comb Engraver.....	C	3 Ordinary,	2,000
Comb Polisher.....	C	3 Ordinary,	2,000
Comb Sawyer.....	D	4 Medium,	2,000
Comb Trimmer.....	D	4 Medium,	2,000
Cutter.....	D	4 Medium,	2,000
Designer.....	B	2 Preferred,	5,000
Dresser.....	C	3 Ordinary,	2,000
Dye Maker.....	C	3 Ordinary,	2,000
Finisher.....	C	3 Ordinary,	2,000
Foreman.....	C	3 Ordinary,	4,000

Occupation.		Class.	Limit of Risk.
Joiner.....	E	6 Hazardous,	\$1,500
Manager or Superintendent, supervising only.....	BS	2+ Ex. Pref.,	5,000
Molder.....	DS	5 Special,	2,000
Nickel Plater.....	C	3 Ordinary,	2,000
Pot Tender.....	D	4 Medium,	2,000
Printer.....	C	3 Ordinary,	2,000
Roller.....	D	4 Medium,	2,000
Spinner.....	D	4 Medium,	2,000
Washer.....	DS	5 Special,	2,000
Ambulance Driver.....	D	4 Medium,	2,000
Analytical Chemist, not operative in chemical works (see Chemist).....	C	3 Ordinary,	5,000
Apothecary, not chemist.....	A	1 Select,	10,000
Appraiser.....	B	2 Preferred,	5,000
Architect, superintending construction or clerk of works.....	C	3 Ordinary,	5,000
Architect, designing, drafting or inspecting, not superintending construction.....	B	2 Preferred,	10,000
Architect, designing or drafting only, not inspecting or superintending construction.....	A	1 Select,	10,000
Armature Winder (see Electrical Employees).....			
Armorer.....	D	4 Medium,	2,500
Army Officer, in field service (not insurable).....	H	X Ex. Spl. Haz.,	500
Army Officer, war service (not insurable).....	H	X Ex. Spl. Haz.,	500
Army Officer, office duties, in camp or barracks, in peace.....	C	3 Ordinary,	5,000
Army Officer, in garrison (within limits of the U. S. as they existed in 1897) (always state location of insured on application) insurable for death only.....	B	2 Preferred,	5,000
Army Officer (within limits of the U. S. as they existed in 1897), on leave or detached duty, not serving with troops.....	B	2 Preferred,	5,000
Art Store Merchant.....	A	1 Select,	10,000
Artificial Flower Maker.....	C	3 Ordinary,	2,000
Artificial Flower Manufacturer, superintending only.....	B	2 Preferred,	5,000
Artificial Flower Manufacturer, not superintending or working in factory.....	A	1 Select,	10,000
Artificial Flower Merchant.....	A	1 Select,	10,000
Artificial Ice Maker.....	DS	5 Special,	2,000
Artificial Ice Manufacturer, superintending only.....	C	3 Ordinary,	5,000
Artificial Ice Manufacturer, not superintending or working in factory.....	B	2 Preferred,	10,000
Artificial Limb Maker.....	C	3 Ordinary,	2,500
Artificial Limb Manufacturer, superintending only.....	B	2 Preferred,	5,000
Artificial Limb Manufacturer, not superintending or working in factory.....	A	1 Select,	10,000
Artificial Stone Maker, outside work.....	DS	5 Special,	1,500
Artificial Stone Maker, inside work only.....	D	4 Medium,	2,000
Artificial Stone Manufacturer, superintending only.....	C	3 Ordinary,	5,000
Artificial Stone Manufacturer, not superintending or working in factory.....	B	2 Preferred,	10,000
Artist, outside sketching.....	C	3 Ordinary,	5,000
Artist, painter, studio work only.....	A	1 Select,	10,000
Asbestos Picker or Assorter.....	C	3 Ordinary,	2,000
Asbestos Pipe or Boiler Coverer.....	D	4 Medium,	2,000
Asbestos Weaver or Winder.....	D	4 Medium,	1,500
Asphalt Contractor, office and superintending duties only.....	BS	+ Ex. Perf.,	5,000
Asphalt Floor or Street Layer.....	DS	5 Special,	1,500
Asphalt Layer, superintendent.....	C	3 Ordinary,	3,000
Asphalt Maker.....	DS	5 Special,	1,000
Assayers (see Ore Miners).....			
Assessor.....	A	1 Select,	10,000
Astronomical Instrument Maker.....	C	3 Ordinary,	2,000
Astronomical Instrument Manufacturer, superintending only.....	B	2 Preferred,	5,000
Astronomical Instrument Manufacturer, not superintending or working in factory.....	A	1 Select,	10,000
Attendant of Insane.....	C	3 Ordinary,	2,000
Attorney-at-law.....	A	1 Select,	10,000
Auctioneer, handling goods or merchandise, not live stock.....	C	3 Ordinary,	3,000
Auctioneer, of live stock.....	D	4 Medium,	3,000
Auctioneer, not handling goods, merchandise or stock.....	B	2 Preferred,	5,000
Auditor.....	A	1 Select,	10,000
Aurist.....	BS	2+ Ex. Pref.,	10,000
Author, insurable for death or dismemberment only.....	A	1 Select,	5,000
Automobile Chauffeur, Driver, Mechanician or Operator, not riding in races or speed tests.....	D	4 Medium,	2,000
Automobile, Driver or Occupant of, in races or speed contests (not insurable).....	H	X Ex. Peril.,	500

Occupation.	Class.			Limit of Risk.
Automobile, Driver or Occupant of, testing on race track or speedway (not insurable).....	H	X	Ex. Peril.,	\$500
Automobile Dealer, Sales Agent or Salesman, demonstrating and repairing, not racing.....	D	4	Medium,	3,000
Automobile Dealer, Sales Agent or Salesman, demonstrating, not repairing or racing.....	C	3	Ordinary,	5,000
Automobile Garage Proprietor or Manager, demonstrating and repairing, not racing.....	D	4	Medium,	3,000
Automobile Garage Proprietor or Manager, demonstrating not repairing or racing.....	C	3	Ordinary,	5,000
Automobile Maker.....	E	6	Hazardous,	1,500
Automobile Maker, metal worker, not using drop press..	DS	5	Special,	2,000
Automobile Maker, wood worker, not using machinery..	D	4	Medium,	2,500
Automobile Manufacturer, superintending only (not racing).....	C	3	Ordinary,	5,000
Automobile Manufacturer, not superintending or working in factory (not racing or demonstrating).....	B	2	Preferred,	10,000
Automobile Merchant or Salesman, setting up, repairing or testing machines.....	DS	5	Special,	2,000
Automobile Merchant or Salesman demonstrating, setting up or repairing, not testing machines.....	D	4	Medium,	3,000
Automobile Merchant or Salesman, not demonstrating, setting up, repairing or testing machines.....	B	2	Preferred,	10,000
Automobile Operator (see Driver).....				
Automobile Repairer, not racing.....	D	4	Medium,	2,000
Automobile Superintendent, in factory.....	C	3	Ordinary,	5,000
Automobile Tester, on race track or speedway (not insurable).....	H	X	Ex. Peril.,	500
Automobile Tester, not on race track or speedway.....	E	6	Hazardous,	1,500
Aviator (not insurable).....	H	X	Ex. Peril.,	500
Awning or Tent Maker, putting up.....	DS	5	Special,	2,000
Awning or Tent Maker, not putting up.....	C	3	Ordinary,	3,000
Awning or Tent Manufacturer, superintending only.....	B	2	Preferred,	5,000
Awning or Tent Manufacturer, not superintending or working in mill.....	A	1	Select,	10,000
Axe Maker or Grinder.....	E	6	Hazardous,	2,000
Axe Maker, not grinding or using drop press.....	DS	5	Special,	2,000
Axe Manufacturer, superintending only.....	C	3	Ordinary,	5,000
Axe Manufacturer, not superintending or working in factory.....	B	2	Preferred,	10,000
Axle Maker.....	E	6	Hazardous,	2,000
Axle Maker, not using drop press.....	DS	5	Special,	2,000
Axle Manufacturer, superintending only.....	C	3	Ordinary,	5,000
Axle Manufacturer, not superintending or working in factory.....	B	2	Preferred.	10,000
Axle Grease Maker.....	D	4	Medium,	2,000
Axle Grease Manufacturer, superintending only.....	B	2	Preferred,	5,000
Axle Grease Manufacturer, not superintending or working in factory.....	A	1	Select,	10,000
Bag Maker.....	C	3	Ordinary,	2,000
Bag Manufacturer, superintending only.....	B	2	Preferred,	5,000
Bag Manufacturer, not superintending or working in factory.....	A	1	Select,	10,000
Baggage Transfer Agent, solicitor on trains and at stations, not driving.....	C	3	Ordinary,	3,000
Baggage Transfer Wagon Driver.....	D	4	Medium,	2,000
Bail Commissioner.....	A	1	Select,	10,000
Bailiff, court officer, not making arrests.....	B	2	Preferred,	3,000
Baker, driving wagon.....	D	4	Medium,	2,000
Baker, shop and counter work only.....	C	3	Ordinary,	3,000
Baking Powder Maker.....	C	3	Ordinary,	2,000
Baking Powder Manufacturer, superintending only.....	B	2	Preferred,	5,000
Baking Powder Manufacturer, not superintending or working in factory.....	A	1	Select,	10,000
Balloonist (not insurable).....	H	X	Ex. Peril.,	500
Band Sawyer (see Lumber Mills).....				
Bank Clerk.....	A	1	Select,	5,000
Bank Examiner or Inspector.....	A	1	Select,	10,000
Bank Messenger or Collector.....	B	2	Preferred,	2,500
Bank Officer.....	A	1	Select,	10,000
Banker.....	A	1	Select,	10,000
Barber, on boat or train.....	C	3	Ordinary,	2,000
Barber, not on boat or train.....	BS	2+	Ex. Pref.,	2,000
Barber, proprietor.....	BS	2+	Ex. Pref.,	3,000
Barb Wire Maker.....	DS	5	Special,	1,500
Barb Wire Manufacturer, superintending only.....	C	3	Ordinary.	5,000
Barb Wire Manufacturer, not superintending or working in mill.....	B	2	Preferred,	5,000

Occupation.	Class.	Limit of Risk.
Bargeman (see Vessels).....		
Barkeeper or Bartender, on train or boat.....	DS 5 Special,	\$2,000
Barkeeper or Bartender.....	DS 5 Special,	2,000
Barrister.....	A 1 Select,	10,000
Baseball Player, professional (not insurable).....	H X Ex. Spl. Haz.	500
Basket Maker, sawyer.....	DS 5 Special,	2,000
Basket Maker, splitter and weaver, not sawyer.....	D 4 Medium,	2,000
Basket Manufacturer, superintending only.....	C 3 Ordinary,	5,000
Basket Manufacturer, not superintending or working in mill.....	B 2 Preferred,	10,000
Bath Attendant, not life saver.....	D 4 Medium,	2,000
Bath Proprietor, not attendant.....	B 2 Preferred,	5,000
Bean Grower, working.....	DS 5 Special,	2,000
Bean Grower, supervising only.....	D 4 Medium,	2,500
Bee Keeper.....	C 3 Ordinary,	2,000
Beef Handler, in warehouse.....	D 4 Medium,	1,500
Beer or Ale (see Brewer).....		
Bell Boy, hotel, not porter.....	C 3 Ordinary,	1,000
Bell Founder or Maker.....	D 4 Medium,	2,000
Bell Founder, superintending only.....	C 3 Ordinary,	5,000
Bell Founder, Proprietor, not superintending or working in factory.....	B 2 Preferred,	10,000
Bell Hanger.....	C 3 Ordinary,	2,500
Belt or Belting Dresser.....	DS 5 Special,	2,000
Belt or Belting Maker or Repairer.....	D 4 Medium,	2,000
Belt or Belting Manufacturer, superintending only.....	B 2 Preferred,	5,000
Belt or Belting Manufacturer, not superintending or working in factory.....	A 1 Select,	10,000
Belt Hanger or Repairer.....	D 4 Medium,	2,000
Bessemer Steel Employees (see Steel Workers).....		
Bicycle Agent, Dealer or Merchant, repairing.....	C 3 Ordinary,	2,000
Bicycle Agent, Dealer or Merchant, not repairing.....	B 2 Preferred,	5,000
Bicycle Exhibitor (rider), not riding in races.....	D 4 Medium,	2,000
Bicycle Maker.....	E 6 Hazardous,	1,500
Bicycle Maker, not using drop press.....	DS 5 Special,	2,000
Bicycle Manufacturer, superintending only.....	B 2 Preferred,	5,000
Bicycle Manufacturer, not superintending or working in factory.....	A 1 Select,	10,000
Bicycle Fitting Maker.....	E 6 Hazardous,	1,500
Bicycle Fittings Manufacturer, superintending only.....	C 3 Ordinary,	5,000
Bicycle Fittings Manufacturer, not superintending or working in factory.....	B 2 Preferred,	10,000
Bicycle Teacher.....	D 4 Medium,	2,000
Bicyclist, riding in races, road or track (not insurable).....	H X Ex. Spl. Haz.,	500
Bill Clerk, handling goods.....	C 3 Ordinary,	3,000
Bill Clerk, office duties only.....	A 1 Select,	5,000
Bill Poster.....	D 4 Medium,	2,000
Bill Poster, Prop., supervising only.....	B 2 Preferred,	5,000
Billiard and Pool Ball Maker.....	D 4 Medium,	2,500
Billiard and Pool Ball Manufacturer, superintending only.....	C 3 Ordinary,	5,000
Billiard and Pool Ball Manufacturer, not superintending or working in factory.....	B 2 Preferred,	10,000
Billiard and Pool Parlor Attendant.....	D 4 Medium,	1,000
Billiard and Pool Parlor Keeper, tending bar.....	D 4 Medium,	3,000
Billiard and Pool Parlor Keeper, not tending bar or no bar attached.....	C 3 Ordinary,	3,000
Billiard and Pool Player, professional.....	C 3 Ordinary,	5,000
Billiard and Pool Table Maker.....	E 6 Hazardous,	1,500
Billiard and Pool Table Maker, not using machinery.....	D 4 Medium,	2,500
Billiard and Pool Table Manufacturer, superintending only.....	C 3 Ordinary,	5,000
Billiard and Pool Table Manufacturer, not superintending or working in factory.....	B 2 Preferred,	10,000
Billiard and Pool Table Repairer.....	D 4 Medium,	2,500
Blacking and Dressing Maker.....	C 3 Ordinary,	2,000
Blacking and Dressing Manufacturer, superintending only.....	B 2 Preferred,	5,000
Blacking and Dressing Manufacturer, not superintending or working in factory.....	A 1 Select,	10,000
Blacksmith, horse and cattle shoer.....	E 6 Hazardous,	1,500
Blacksmith, helper, not shoeing.....	DS 5 Special,	1,500
Blacksmith, not shoeing.....	D 4 Medium,	2,000
Blacksmith Proprietor, superintending only.....	C 3 Ordinary,	5,000
Blacksmith Proprietor, not superintending or working in shop.....	B 2 Preferred,	10,000
Blast Furnace Employees (see Iron Workers).....		

Occupation.		Class.	Limit of Risk.
Bleacher.....	C 3	Ordinary,	\$2,000
Bleachery Proprietor, superintending only.....	B 2	Preferred,	5,000
Bleachery Proprietor, not superintending or working in mill.....	A 1	Select,	10,000
Blind (see Sash).....			
Boarding house Keeper (insurable for death only).....	B 2	Preferred,	3,000
Boat (see Vessels).....			
Boat House Proprietor, supervising only.....	C 3	Ordinary,	3,000
Boat Tender, pleasure resort.....	D 4	Medium,	2,000
Bobbin and Shuttle Maker.....	E 6	Hazardous,	1,500
Bobbin and Shuttle Maker, metal not using drop press.....	DS 5	Special,	2,000
Bobbin and Shuttle Maker, not using machinery, except lathe.....	D 4	Medium,	2,000
Bobbin and Shuttle Manufacturer, superintending only.....	C 3	Ordinary,	5,000
Bobbin and Shuttle Manufacturer, not superintending or working in factory.....	B 2	Preferred,	10,000
Boiler Inspector.....	C 3	Ordinary,	5,000
Boiler Maker, helper.....	DS 5	Special,	1,500
Boiler Maker.....	DS 5	Special,	2,000
Boiler Manufacturer, superintending only.....	C 3	Ordinary,	5,000
Boiler Manufacturer, not superintending or working in factory.....	B 2	Preferred,	10,000
Bolt and Nut Maker.....	DS 5	Special,	2,000
Bolt and Nut Manufacturer, superintending only.....	C 3	Ordinary,	5,000
Bolt and Nut Manufacturer, not superintending or working in mill.....	B 2	Preferred,	10,000
Bone or Ivory Turner or Cutter.....	D 4	Medium,	2,500
Book Agent.....	B 2	Preferred,	3,000
Bookbinder.....	C 3	Ordinary,	2,000
Bookbinder Proprietor, superintending only.....	B 2	Preferred,	5,000
Bookbinder Proprietor, not superintending or working in bindery.....	A 1	Select,	10,000
Bookkeeper.....	A 1	Select,	5,000
Book Merchant.....	A 1	Select,	10,000

BOOT AND SHOE FACTORY EMPLOYEES:

Cutter, drop or die.....	D 4	Medium,	2,000
Cutter hand die only.....	C 3	Ordinary,	2,000
Designer.....	B 2	Preferred,	5,000
Edge Setter.....	C 3	Ordinary,	2,000
Edge Trimmer.....	D 4	Medium,	2,000
Eyelet Puncher.....	D 4	Medium,	2,000
Finisher, emery wheel.....	C 3	Ordinary,	2,000
Foreman.....	C 3	Ordinary,	3,000
Heel Bracer.....	C 3	Ordinary,	2,000
Heeler.....	C 3	Ordinary,	2,000
Laster, machine.....	D 4	Medium,	2,000
Laster, hand.....	C 3	Ordinary,	2,000
Leather Splitter.....	E 6	Hazardous,	1,500
Leather Splitter, using Barton or Union machine....	D 4	Medium,	2,000
Leveling Machine Tender.....	D 4	Medium,	2,000
Packer.....	C 3	Ordinary,	2,000
Sole Molder.....	D 4	Medium,	2,000
Sole Sewing Machine Tender.....	C 3	Ordinary,	2,000
Superintendent, supervising only.....	B 2	Preferred,	5,000
Vamper.....	C 3	Ordinary,	2,000
Boot and Shoe Manufacturer, superintending only.....	B 2	Preferred,	5,000
Boot and Shoe Manufacturer, not superintending or working in factory.....	A 1	Select,	10,000
Boot and Shoe Merchant, working at bench in store....	C 3	Ordinary,	3,000
Boot and Shoe Merchant, not working at bench.....	B 2	Preferred,	10,000
Boot and Shoe Repairer.....	C 3	Ordinary,	2,000
Bootblack.....	C 3	Ordinary,	1,000
Borax Manufacturer, superintending only.....	C 3	Ordinary,	5,000
Borax Manufacturer, not superintending or working in mill.....	A 1	Select,	10,000

BORAX WORKS EMPLOYEES:

Crusherman.....	D 4	Medium,	2,000
Dynamo Man.....	DS 5	Special,	1,500
Engineer, stationary engine.....	D 4	Medium,	2,500
Fireman, stationary engine.....	D 4	Medium,	2,000
Laborer.....	DS 5	Special,	1,500
Miller.....	D 4	Medium,	2,000
Superintendent.....	C 3	Ordinary,	5,000

Occupation.		Class.	Limit of Risk.
Boring Machine Operator.....	DS	5 Special,	\$2,000
Bottle Maker.....	D	4 Medium,	2,000
Bottle Manufacturer, superintending only.....	C	3 Ordinary,	5,000
Bottle Manufacturer, not superintending or working in factory.....	B	2 Preferred,	10,000
Bottle Washer.....	D	4 Medium,	1,000
Bottler.....	D	4 Medium,	2,000
Bottler, superintending only.....	B	2 Preferred,	5,000
Bottler, Proprietor, not superintending or working in plant.....	A	1 Select,	10,000
Bowling, (same as Billiard and Pool).....			
Box Maker, wood.....	E	6 Hazardous,	1,500
Box Maker, wood, not using machinery.....	D	4 Medium,	2,500
Box Manufacturer superintending only.....	C	3 Ordinary,	5,000
Box Manufacturer not superintending or working in mill.....	B	2 Preferred,	10,000
Boxing Instructor.....	DS	5 Special,	1,000

BRASS FOUNDRY EMPLOYEES:

Core Maker.....	C	3 Ordinary,	2,000
Grinder.....	DS	5 Special,	2,000
Laborer.....	E	6 Hazardous,	1,500
Molder, helper.....	E	6 Hazardous,	1,500
Molder, pourer.....	E	6 Hazardous,	2,000
Molder, not pourer.....	DS	5 Special,	2,000
Sand Blast Man.....	D	4 Medium,	2,000
Shearsman.....	D	4 Medium,	2,000
Brass Foundry Proprietor, superintending only.....	C	3 Ordinary,	5,000
Brass Foundry Proprietor, not superintending or working in foundry.....	B	2 Preferred,	10,000
Brass Polisher or Finisher.....	C	3 Ordinary,	2,000
Brazier.....	D	4 Medium,	2,000
Brewer.....	D	4 Medium,	3,000
Brewery Agent, handling or delivering beer.....	E	6 Hazardous,	1,500
Brewery Agent, collecting accounts, not delivering goods.....	C	3 Ordinary,	5,000
Brewery Bottler.....	D	4 Medium,	2,000
Brewery Laborer.....	DS	5 Special,	2,000
Brewery Proprietor, supervising processes.....	B	2 Preferred,	5,000
Brewery Proprietor, not superintending or working in brewery.....	A	1 Select,	10,000
Brewery Stable Hostler or Groom.....	DS	5 Special,	1,500
Brewery Stable Superintendent or Foreman, working.....	D	4 Medium,	2,000
Brewery Stable Superintendent or Foreman, supervising only.....	C	3 Ordinary,	4,000
Brewery Teamster.....	E	6 Hazardous,	1,500
Brew Master.....	C	3 Ordinary,	3,000
Bricklayer or Mason.....	DS	5 Special,	2,000

BRICK MAKER:

Brick Loader, Setter or Tosser.....	E	6 Hazardous,	1,500
Cupola Fireman or Burner.....	E	6 Hazardous,	1,500
Driver, cart.....	E	6 Hazardous,	1,500
Dry Kiln Tender.....	D	4 Medium,	2,000
Engineer, stationary engine.....	D	4 Medium,	2,500
Engineer, steam shovel.....	D	4 Medium,	2,000
Feed Granulator.....	D	4 Medium,	1,000
Fireman, stationary engine.....	D	4 Medium,	2,000
Foreman, overseer in works.....	C	3 Ordinary,	3,000
Hand Press or Mud Machine Man.....	C	3 Ordinary,	1,500
Kiln Burner.....	DS	5 Special,	1,500
Laborer.....	E	6 Hazardous,	1,000
Layer.....	DS	5 Special,	2,000
Machine Tender.....	C	3 Ordinary,	1,500
Superintendent, supervising only.....	BS	2+ Ex. Pref.,	5,000
Steam Shovel or Craneman.....	E	6 Hazardous,	1,000
Turntable Man.....	D	4 Medium,	2,000
Brick Manufacturer, superintending only.....	B	2 Preferred,	5,000
Brick Manufacturer, office duties not superintending work.....	A	1 Select,	10,000
Bridge Builder, iron steel or wood (limit \$1,000 and \$10, Premium, \$34).....	F	7 Ex. Haz.,	1,000
Bridge Builder, foreman or overseer (limit \$2,000 and \$15, Premium \$40.50).....	E	6 Hazardous,	2,000
Bridge Builder, rivet heater (limit \$1000 and \$10, Premium \$34).....	F	7 Ex. Haz.,	1,000
Bridge Builder, superintendent of construction, not foreman.....	D	4 Medium,	3,000

Occupation.	Class.	Limit of Risk.
Bridge Building Contractor, iron, steel or reinforced concrete, superintending only.....	D 4 Medium,	\$5,000
Bridge Building Contractor, masonry, office and superintending duties only.....	C 3 Ordinary,	10,000
Bridge Manufacturer, superintending only.....	C 3 Ordinary,	5,000
Bridge Manufacturer, office duties, not superintending in works.....	B 2 Preferred,	10,000
Bridge Painter.....	DS 5 Special,	2,000
Bridge Tender or Watchman.....	D 4 Medium,	1,500
Broker in Stocks or Merchandise (not live stock), office duties and traveling only.....	A 1 Select,	10,000
Broker, Live Stock (see Stock Yard Rates, also Cattle)...		
Broom or Brush Maker.....	D 4 Medium,	2,000
Broom or Brush Maker, not using machinery.....	C 3 Ordinary,	2,000
Broom or Brush Manufacturer, superintending only.....	B 2 Preferred,	5,000
Broom or Brush Manufacturer, not superintending or working in factory.....	A 1 Select,	10,000
Builder (see Carpenter).....		
Builder, Master, supervising only.....	C 3 Ordinary,	5,000
Building Inspector (city officer).....	B 2 Preferred,	5,000
Building Material Merchant, supervising only.....	C 3 Ordinary,	5,000
Building Material Merchant, office duties only.....	B 2 Preferred,	5,000
Building Mover.....	DS 5 Special,	2,000
Building Moving Contractor, office and superintending duties only.....	D 4 Medium,	5,000
Building Wrecker.....	F 7 Ex. Haz.,	1,000
Building Wrecking Contractor, office and superintending duties only.....	D 4 Medium,	4,000
Burial Casket (see Coffin).....		
Burnisher.....	C 3 Ordinary,	2,000
Burnisher, hand work only.....	B 2 Preferred,	2,000
Butcher, slaughtering.....	D 4 Medium,	2,000
Butcher, keeper of market or stall, delivering.....	D 4 Medium,	2,500
Butcher, keeper of market or stall, not slaughtering or delivering.....	C 3 Ordinary,	3,000
Butcher, Proprietor, not cutting or handling meat or driving wagon.....	B 2 Preferred,	5,000
Butcher, wholesale merchant or dealer, office duties and traveling only.....	A 1 Select,	10,000
Butter Maker.....	C 3 Ordinary,	2,000
Button Maker.....	E 6 Hazardous,	1,000
Button Maker, bone or ivory, not using saw or drop press.....	D 4 Medium,	2,000
Button Maker, metal, not using drop press.....	C 3 Ordinary,	2,000
Button Manufacturer, superintending only.....	C 3 Ordinary,	5,000
Button Manufacturer, not superintending or working in factory.....	B 2 Preferred,	10,000
Buyer, Merchandise, office duties and traveling only.....	A 1 Select,	10,000
Buyer, Produce, handling goods.....	C 3 Ordinary,	3,000
Buzz Sawyer (see Lumber Mills).....		
Cab Driver.....	D 4 Medium,	2,000
Cabinet Maker.....	E 6 Hazardous,	1,500
Cabinet Maker, not using machinery.....	D 4 Medium,	2,500
Cabinet Manufacturer, superintending only.....	C 3 Ordinary,	5,000
Cabinet Manufacturer, not superintending or working in factory.....	B 2 Preferred,	10,000
Cable Railway Employees (see Railway).....		
Canal Boatman.....	DS 5 Special,	2,000
Calcium Light Operator.....	DS 5 Special,	1,000
Canal Bridge Swinger.....	C 3 Ordinary,	2,000
Canal Dock Master.....	C 3 Ordinary,	2,000
Canal Inspector.....	C 3 Ordinary,	3,000
Canal Lock Tender.....	C 3 Ordinary,	2,000
Canal Superintendent.....	B 2 Preferred,	5,000
Candle Maker.....	D 4 Medium,	2,000
Candle Maker, not using die.....	C 3 Ordinary,	3,000
Candle Manufacturer, superintending only.....	B 2 Preferred,	5,000
Candle Manufacturer, not superintending or working in factory.....	A 1 Select,	10,000
Can Maker.....	D 4 Medium,	2,000
Can Maker, not using die.....	C 3 Ordinary,	3,000
Can Manufacturer, superintending only.....	B 2 Preferred,	5,000
Can Manufacturer, not superintending or working in factory.....	A 1 Select,	10,000
Candy (see Confectioner).....		
Cannery, Packer, Solderer or Boiler.....	C 3 Ordinary,	2,000
Cannery Proprietor, superintending only.....	B 2 Preferred,	5,000

Occupation.	Class.		Limit of Risk.
Cannery Proprietor, not superintending or working in cannery.....	A	1 Select,	\$10,000
Capitalist: This designation must not be used. Persons who have professions or occupations must be insured thereunder. Persons of good moral and financial standing, without professions or occupations, or who have retired therefrom, may be insured for Death Only, "Preferred" rate, limit \$10,000, under title of former occupation, qualified by term "retired."			
Captains, Mates or Pilots (see Vessels).....	DS	5 Special,	2,000
Car Builder, shop work only.....	C	3 Ordinary,	3,000
Car Builder, supervising only (foreman in shop).....	B	2 Preferred,	5,000
Car Builder, Master.....	E	6 Hazardous,	1,500
Car Repairer, in yards.....	DS	5 Special,	2,000
Car Repairer, shop work only.....	.		
Car—Street (Cable, Electric or Horse), Employees (see Railway).....	D	4 Medium,	2,000
Carbon Black Maker.....	D	4 Medium,	2,000
Card or Cardboard Maker.....	C	3 Ordinary,	2,000
Card or Cardboard Maker, not using paper cutter.....	B	2 Preferred,	5,000
Card or Cardboard Manufacturer, superintending only....	A	1 Select,	10,000
Card or Cardboard Manufacturer, not superintending or working in factory.....	C	3 Ordinary,	10,000
Carpenter, Bridge (see Bridge Builder).....	D	4 Medium,	2,500
Carpenter, Contractor, office and superintending duties only.....	C	3 Ordinary,	2,500
Carpenter, Foreman, outside work, superintending only, not bridge work.....	E	6 Hazardous,	2,000
Carpenter, Foreman, inside work, superintending only....	E	6 Hazardous,	1,500
Carpenter, framing, not bridge carpenter.....	D	4 Medium,	2,500
Carpenter, shop work, using machinery.....	DS	5 Special,	1,000
Carpenter, inside or shop work only, not using machinery	DS	5 Special,	2,000
Carpenter, on river steamer.....	C	3 Ordinary,	2,000
Carpenter, ship.....	B	2 Preferred,	5,000
Carpet Cleaner, Layer or Maker.....	A	1 Select,	10,000
Carpet Manufacturer, superintending only.....	C	3 Ordinary,	3,000
Carpet Manufacturer, not superintending or working in mill.....	B	2 Preferred,	10,000
Carriage or Wagon Agent, Dealer or Merchant, handling or setting up.....	E	6 Hazardous,	1,500
Carriage or Wagon Agent, Dealer or Merchant, not handling or setting up.....	D	5 Special,	2,000
Carriage or Wagon Maker.....	D	4 Medium,	2,500
Carriage or Wagon Maker, metal worker, not using drop press.....	C	3 Ordinary,	2,500
Carriage or Wagon Maker, wood worker, not using machinery.....	C	3 Ordinary,	5,000
Carriage or Wagon Maker, cloth or leather worker.....	B	2 Preferred,	10,000
Carriage or Wagon Manufacturer, superintending only..	B	2+ Ex. Pref.,	3,000
Carriage or Wagon Manufacturer, not superintending or working in factory.....	C	3 Ordinary,	2,500
Carriage Painter.....	H	X Ex. Spl. Haz.,	500
Carriage Trimmer and Upholsterer.....	E	6 Hazardous,	1,500
Cartridge and Percussion Cap Maker (not insurable)....	C	3 Ordinary,	2,000
Carver, wood or ivory, machine worker.....	A	1 Select,	10,000
Carver, wood or ivory, hand tools only.....	C	3 Ordinary,	2,000
Cashier, inside work only.....	C	3 Ordinary,	2,500
Casket (see Coffin).....	B	2 Preferred,	5,000
Caterer, working.....	C	3 Ordinary,	5,000
Caterer, Proprietor, supervising only.....	C	3 Ordinary,	5,000
Cattle Commission Broker, at Stock Exchange only, Chicago, Kansas City, Omaha, or St. Louis.....	D	4 Medium,	3,000
Cattle Dealer or Broker, visiting yards, not tending in transit.....	B	2 Preferred,	10,000
Cattle Dealer or Broker, not entering pens or handling stock.....	E	6 Hazardous,	2,000
Cattle Dealer or Broker, not tender or drover, not on farm or ranch or in yards, not handling stock.....	D	4 Medium,	3,000
Cattle Raiser (not cowboy), not tending stock in transit..	F	7 Ex. Haz.,	1,000
Cattle Raiser, supervising only.....	D	4 Medium,	2,000
Cattle Shipper and Tender, in transit.....	D	4 Medium,	2,000
Caulker, ship.....	D	4 Medium,	3,000
Cellar Excavating Contractor, office and superintending duties only.....	E	6 Hazardous,	1,000
Celluloid Maker.....	C	3 Ordinary,	5,000
Celluloid Manufacturer, superintending only.....	B	2 Preferred,	10,000
Celluloid Manufacturer, not superintending or working in factory.....			

Occupation.		Class.	Limit of Risk.
Cement and Lime Merchant, supervising only.....	C 3	Ordinary,	\$5,000
Cement Floor or Walk Layer.....	DS 5	Special,	1,500
Cement Manufacturer, superintending only.....	C 3	Ordinary,	5,000
Cement Manufacturer, not superintending or working in mill.....	B 2	Preferred,	10,000
Cement and Lime Merchant, supervising only.....	B 2	Preferred.	5,000
Cement Worker.....	D 4	Medium,	2,000
Cement Works, Chemist, testing only.....	B 2	Preferred,	5,000
Cement Works, laborer.....	E 6	Hazardous,	1,000
Cement Works, rope chopper.....	DS 5	Special,	1,500
Cement Works, superintendent.....	C 3	Ordinary,	3,000
Cemetery Superintendent.....	C 3	Ordinary,	5,000
Cerographer.....	BS 2+	Ex. Pref.,	5,000
Chain Bearer, surveying.....	C 3	Ordinary,	2,000

CHAIN FACTORY EMPLOYEES:

Chain Maker, Forger.....	E 6	Hazardous,	1,500
Chain Maker, Forger's Helper.....	E 6	Hazardous,	1,000
Chain Maker, Cutter.....	DS 5	Special,	2,000
Dolly Fire Man.....	DS 5	Special,	2,000
Polisher, running machine.....	DS 5	Special,	2,000
Stock Handler or Packer.....	D 4	Medium,	2,000
Tester's Helper.....	DS 5	Special,	1,000
Tester.....	D 4	Medium,	2,000
Winder, running machine.....	F 7	Ex. Haz.,	1,600
Chain Manufacturer, superintending only.....	C 3	Ordinary,	5,000
Chain Manufacturer, not superintending or working in shop.....	B 2	Preferred,	10,000
Chair (see Furniture Factory Employees).....			
Chandler, Ship, handling goods.....	C 3	Ordinary,	3,000
Chandler, Ship, supervising only.....	B 2	Preferred,	10,000
Charcoal Burner.....	D 4	Medium,	1,500
Charcoal Iron Workers (see Iron Workers).....			
Chauffeur (see Automobile).....			
Cheese Maker.....	C 3	Ordinary,	2,000
Chef, not cook.....	B 2	Preferred,	5,000
Chemical Works (not Sulphuric), laborer or operator....	E 6	Hazardous,	1,000
Chemist, manufacturing explosives (not insurable).....	H X	Ex. Peril.,	500
Chemist, manufacturing drugs or chemicals, not explosives	D 4	Medium,	3,000
Chemist, analytical or laboratory work only.....	C 3	Ordinary,	5,000
Chemist, not testing or analyzing, office duties and traveling only.....	A 1	Select,	10,000
Chemistry, Teacher or Professor of.....	BS 2+	Ex. Pref.,	5,000
Chimney Sweeper.....	DS 5	Special,	1,000
Chiropodist.....	BS 2+	Ex. Pref.,	3,000
Chocolate or Cocoa Maker.....	C 3	Ordinary,	2,000
Chocolate or Cocoa Manufacturer, superintending only....	B 2	Preferred,	5,000
Chocolate or Cocoa Manufacturer, not superintending or working in factory.....	A 1	Select,	10,000
Cider Maker.....	C 3	Ordinary,	2,000
Cider Manufacturer, superintending only.....	B 2	Preferred,	5,000
Cider Manufacturer, not superintending or working in mill.....	A 1	Select,	10,000
Cigar or Cigarette Maker.....	C 3	Ordinary,	2,000
Cigar or Cigarette Manufacturer, superintending only....	B 2	Preferred,	5,000
Cigar or Cigarette Manufacturer, not superintending or working in factory.....	A 1	Select,	10,000
Cigar or Cigarette Merchant.....	A 1	Select,	5,000
Cinematograph or Biograph Operator.....	DS 5	Special,	1,000
Circular Sawyer (see Lumber Mills).....			

CIRCUS EMPLOYEES (LARGE SHOWS):

Advance Agent, not traveling with show.....	B 2	Preferred,	5,000
Advertising Manager, traveling with show.....	C 3	Ordinary,	5,000
Animal Trainer or Attendant (not insurable).....	H X	Ex. Peril,	500
Boss of Tent and Wagon Men.....	E 6	Hazardous,	2,000
Employees not otherwise classified (not insurable)....	H X	Ex. Peril.,	500
General Manager, superintendent only.....	D 4	Medium,	5,000
Musician, no other duties.....	C 3	Ordinary,	3,000
Performer (not insurable).....	H X	Ex. Peril.,	500
Ticket Seller or Taker.....	C 3	Ordinary,	3,000
Treasurer.....	C 3	Ordinary,	5,000
For rates for employees of small shows write to Home Office.			
City Fireman (see Firemen).....			
City Marshal.....	D 4	Medium,	2,000
City Marshal, office duties only, not making arrests.....	B 2	Preferred,	5,000

Occupation.		Class.	Limit of Risk.
Civil Engineer, tunnel or mining operations.....	D 4	Medium,	\$3,000
Civil Engineer, field work or superintending construction, not mining operations.....	C 3	Ordinary,	5,000
Civil Engineer, railroad work.....	C 3	Ordinary,	5,000
Civil Engineer, surveyor.....	C 3	Ordinary,	5,000
Civil Engineer, city or park, supervising duties only.....	B 2	Preferred,	5,000
Civil Engineer, consulting or office duties only.....	A 1	Select,	10,000
Claim Agent.....	B 2	Preferred,	5,000
Clay Modeler or Designer.....	B 2	Preferred,	5,000
Clay Pipe (see Tile Works).			
Clergyman.....	B 2	Preferred,	5,000

CLERKS OR SALESMEN:

Always state kind of goods sold.

Agricultural Implements, delivering goods.....	D 4	Medium,	2,000
Agricultural Implements, not delivering goods.....	C 3	Ordinary,	3,000
Art Goods.....	A 1	Select,	3,000
Automobile (see Automobile).			
Baker, driving wagon.....	D 4	Medium,	2,000
Baker, shop and counter work only.....	C 3	Ordinary,	3,000
Baker, office and counter work only.....	B 2	Preferred,	3,000
Bicycle Store, not repairing.....	B 2	Preferred,	3,000
Bicycle Store, repairing.....	C 3	Ordinary,	2,000
Books.....	A 1	Select,	3,000
Boots and Shoes.....	B 2	Preferred,	3,000
Carriage and Wagon.....	C 3	Ordinary,	3,000
Cigars.....	B 2	Preferred,	3,000
Clothing.....	A 1	Select,	3,000
Coal, office and soliciting only.....	A 1	Select,	3,000
Commission House.....	B 2	Preferred,	3,000
Crockery.....	A 1	Select,	3,000
Drugs.....	A 1	Select,	5,000
Dry Goods.....	A 1	Select,	3,000
Fancy Goods.....	A 1	Select,	3,000
Flour, Grain or Feed, delivering.....	D 4	Medium,	2,000
Flour, Grain or Feed, not delivering.....	C 3	Ordinary,	3,000
Furniture, repairing, handling or delivering.....	D 4	Medium,	2,000
Furniture, not repairing, office and selling duties only.....	B 2	Preferred,	3,000
Furs, making and repairing.....	C 3	Ordinary,	2,000
Furs, not making or repairing.....	A 1	Select,	3,000
General Store, delivering.....	D 4	Medium,	2,000
General Store, not delivering.....	C 3	Ordinary,	3,000
Gentlemen's Furnishing Goods.....	A 1	Select,	3,000
Glassware.....	A 1	Select,	3,000
Grocery, delivering goods or soliciting orders with wagon.....	D 4	Medium,	2,000
Grocery, not delivering goods or soliciting orders with wagon.....	C 3	Ordinary,	3,000
Grocery, counter duties only (large city stores).....	B 2	Preferred,	3,000
Hardware, delivering goods.....	D 4	Medium,	3,000
Hardware, not delivering goods.....	C 3	Ordinary,	2,000
Hardware, office and counter duties only.....	B 2	Preferred,	2,000
Hats.....	A 1	Select,	2,000
House Furnishings, repairing, handling or delivering.....	D 4	Medium,	2,000
House Furnishings, not repairing, office and selling duties only.....	B 2	Preferred,	3,000
Iron and Steel, not handling.....	B 2	Preferred,	3,000
Jewelry, repairing.....	BS 2+	Ex. Pref.,	2,000
Jewelry, not repairing.....	A 1	Select,	3,000
Leather, office and soliciting only.....	A 1	Select,	3,000
Liquor, office and soliciting only.....	B 2	Preferred,	3,000
Lumber, salesman in yard.....	C 3	Ordinary,	3,000
Lumber, not in yard or woods, office duties and traveling only.....	A 1	Select,	10,000
Machinery, setting up and testing.....	C 3	Ordinary,	4,000
Machinery, not handling.....	B 2	Preferred,	5,000
Musical Instruments, delivering pianos.....	D 4	Medium,	2,000
Musical Instruments, not handling or delivering pianos.....	B 2	Preferred,	5,000
Notions.....	A 1	Select,	3,000
Office work only.....	A 1	Select,	5,000
Optical Goods.....	B 2	Preferred,	3,000
Paints, Oils, and Glass.....	C 3	Ordinary,	3,000
Paper Stock, handling.....	C 3	Ordinary,	2,000
Paper Stock, not handling.....	B 2	Preferred,	3,000
Produce, handling.....	C 3	Ordinary,	3,000

Occupation.		Class.	Limit of Risk.
Produce, not handling.....	BS	2+ Ex. Pref.,	\$3,000
Rubber Goods.....	B	2 Preferred,	3,000
Seeds, handling.....	C	3 Ordinary,	2,000
Seeds, not handling.....	B	2 Preferred,	3,000
Shipping.....	C	3 Ordinary,	3,000
Shipping, office duties only, not handling goods.....	A	1 Select,	5,000
Shoes.....	B	2 Preferred,	3,000
Sporting Goods, counter duties only.....	B	2 Preferred,	3,000
Stationery.....	A	1 Select,	3,000
Stoves and Tinware, setting up.....	C	3 Ordinary,	2,000
Stoves and Tinware, not setting up.....	B	2 Preferred,	3,000
Tea and Coffee.....	B	2 Preferred,	3,000
Tobacco.....	B	2 Preferred,	3,000
Vessels (see Vessels).....			
Wall Paper.....	B	2 Preferred,	3,000
Clock Maker.....	C	3 Ordinary,	3,000
Clock Manufacturer, superintending only.....	B	2 Preferred,	5,000
Clock Manufacturer, not superintending or working in factory.....	A	1 Select,	10,000
Cloth Maker or Weaver.....	C	3 Ordinary,	2,000
Cloth Manufacturer, superintending only.....	B	2 Preferred,	5,000
Cloth Manufacturer, not superintending or working in factory.....	A	1 Select,	10,000
Clothing or Cloak Maker, using machinery.....	C	3 Ordinary,	2,000
Clothing or Cloak Maker, hand work only.....	B	2 Preferred,	2,000
Clothing or Cloak Manufacturer, superintending only.....	B	2 Preferred,	5,000
Clothing or Cloak Manufacturer, not superintending or working in factory.....	A	1 Select,	10,000
Clothing or Cloak Merchant.....	A	1 Select,	10,000
Coach (see Carriage).....			
Coachman, private.....	D	4 Medium,	2,000
Coal Cart Driver.....	E	6 Hazardous,	1,500
Coal Dealer, office and supervising only.....	B	2 Preferred,	10,000
Coal Gauger, lake, river, sound or sea.....	D	4 Medium,	3,000
Coal Gauger, railroad.....	C	3 Ordinary,	3,000
Coal Heaver.....	E	6 Hazardous,	1,000
Coal Merchant, office duties and traveling only.....	A	1 Select,	10,000
Coal Mine Operator, superintending only.....	C	3 Ordinary,	5,000
Coal Mine Owner or Operator, visiting or entering mines.....	C	3 Ordinary,	5,000
Coal Mine Owner or Operator, not visiting or entering mines.....	A	1 Select,	10,000
Coal Miners (see pp. 351).			

COAL OR ORE DOCK EMPLOYEES:

Cable Splicer.....	E	6 Hazardous,	1,000
Coupler.....	E	6 Hazardous,	1,000
Dumper of Buckets.....	E	6 Hazardous,	1,000
Engineer or Fireman, steam hoist.....	D	4 Medium,	2,000
Foreman.....	D	4 Medium,	2,500
Gravity Switchman.....	F	7 Ex. Haz.,	1,000
Hatchman.....	D	4 Medium,	1,500
Longshoreman.....	E	6 Hazardous,	1,000
Ore Shovelers.....	E	6 Hazardous,	1,000
Pincher.....	E	6 Hazardous,	1,000
Superintendent.....	C	3 Ordinary,	5,000
Trimmer or Checker.....	E	6 Hazardous,	1,500
Watchman.....	D	4 Medium,	2,000
Water Boy.....	D	4 Medium,	1,000
Coffee House Keeper, no bar.....	B	2 Preferred,	3,000
Coffee Merchant.....	A	1 Select,	10,000
Coffee Packer or Roaster.....	C	3 Ordinary,	2,000
Coffin or Casket Maker.....	E	6 Hazardous,	1,500
Coffin or Casket Maker, metal worker, not using drop press.....	DS	5 Special,	2,500
Coffin or Casket Maker, wood worker, not using machinery.....	D	4 Medium,	2,500
Coffin or Casket Maker, cloth worker.....	C	3 Ordinary,	2,500
Coffin or Casket Manufacturer, superintending only.....	C	3 Ordinary,	5,000
Coffin or Casket Manufacturer, not superintending or working in factory.....	B	2 Preferred,	10,000
Coke, drawer or charger.....	D	4 Medium,	2,000
Cold Storage, Refrigerating Engineer.....	DS	5 Special,	2,000
Cold Storage, Refrigerating Engineer, not handling explosive chemicals.....	D	4 Medium,	2,500
Collar or Cuff Maker.....	C	3 Ordinary,	2,000
Collar or Cuff Manufacturer, superintending only.....	B	2 Preferred,	5,000
Collar or Cuff Manufacturer, not superintending or working in factory.....	A	1 Select,	10,000

Occupation.		Class.	Limit of Risk.
Collector of Accounts.....	C	3 Ordinary.	\$2,000
Collector or Deputy Collector, Government (not Customs Inspector).....	A	1 Select,	10,000
Color Maker.....	C	3 Ordinary,	2,000
Color Manufacturer, superintending only.....	B	2 Preferred,	5,000
Color Manufacturer, not superintending or working in factory.....	A	1 Select,	10,000
Comb Maker, celluloid.....	E	6 Hazardous,	1,000
Comb Maker, bone, ivory, metal or rubber.....	D	4 Medium,	2,000
Commercial Agent or Traveler, not peddler.....	A	1 Select,	10,000
Commissary Clerk, railway construction work.....	D	4 Medium,	2,500
Commission Merchant, stock yards (see Stock Yard Rates).....	C	3 Ordinary,	4,000
Commission Merchant, handling goods (not live stock).....	B	2 Preferred,	10,000
Commission Merchant, not handling goods (not live stock).....	A	1 Select,	10,000
Commission Merchant, office or board room work only.....	E	6 Hazardous,	1,000
Common Laborer (state nature of work).....	H	X Ex. Spl. Haz.,	500
Common Sailor, lake or ocean (not insurable).....	C	3 Ordinary,	3,000
Compositor, jobman or pressman.....	B	2 Preferred,	3,000
Compositor, not using press.....	A	1 Select,	10,000
Comptroller.....	B	2 Preferred,	10,000
Concentrator Employees (see p. 353).....	D	4 Medium,	2,000
Concert Singer (not insurable against sickness).....	D	4 Medium,	2,000
Concrete Block Maker.....	D	4 Medium,	5,000
Concrete Work Contractor, reinforced, office and superintending duties only.....	C	3 Ordinary,	10,000
Concrete Work Contractor, not otherwise classified.....	D	4 Medium,	5,000
Concrete Worker, laying of floors, sidewalks and pavements.....	DS	5 Special,	1,500
Condensed Milk Factory, laborer.....	E	6 Hazardous,	1,500
Condensed Milk Factory, worker in, not laborer.....	C	3 Ordinary,	2,000
Condensed Milk Manufacturer, superintending only.....	B	2 Preferred,	5,000
Condensed Milk Manufacturer, not superintending or working in factory.....	A	1 Select,	10,000
Conductor, street railroad.....	D	4 Medium,	2,000
Conduit Laying Contractor, office and superintending duties only.....	C	3 Ordinary,	5,000
Confectioner.....	C	3 Ordinary,	3,000
Confectioner, merchant, not candy maker.....	A	1 Select,	10,000
Constable, police duty.....	D	4 Medium,	2,000
Constable, server of civil writs only.....	B	2 Preferred,	3,000
Consul (government office) to foreign country(insurable for death only).....	B	2 Preferred,	10,000
Consul to U. S.....	A	1 Select,	10,000
Consulting Engineer, office duties only.....	A	1 Select,	10,000
Contortionist (not insurable).....	H	X Ex. Peril.,	500

CONTRACTORS, OFFICE AND SUPERINTENDING DUTIES ONLY: (always so qualify).

In submitting risks in this schedule the agent should furnish with the application a statement of the specific work on which the contractor is engaged at the time of making application. (In every instance where the contractor is engaged in manual labor he must pay the same rate as the workman.)

Bridge Building, iron steel, or reinforced concrete.....	D	4 Medium,	5,000
Bridge Building, masonry.....	C	3 Ordinary,	10,000
Builder, carpenter.....	C	3 Ordinary,	10,000
Builder, mason.....	C	3 Ordinary,	10,000
Building moving.....	D	4 Medium,	5,000
Carpenter.....	C	3 Ordinary,	10,000
Cellar Excavating.....	D	4 Medium,	3,000
Concrete Work, subaqueous or caisson work.....	E	6 Hazardous,	1,500
Concrete Work, reinforced.....	D	4 Medium,	5,000
Concrete Work, not otherwise classified.....	C	3 Ordinary,	10,000
Conduit Laying.....	C	3 Ordinary,	5,000
Cornice and Gutter Work, metal.....	C	3 Ordinary,	5,000
Dam Construction.....	D	4 Medium,	5,000
Decorating.....	BS	2+ Ex. Pref.,	5,000
Dredging.....	C	3 Ordinary,	5,000
Electric Wiring, inside.....	BS	2+ Ex. Pref.,	5,000
Excavating Rock, no tunneling.....	D	4 Medium,	3,000
Excavating Earth and Loose Rock, no tunneling.....	C	3 Ordinary,	10,000
Fruit Tree Fumigator.....	C	3 Ordinary,	5,000
Gas, Steam or Hot Water Fitting.....	C	3 Ordinary,	5,000
Gas Tank, erecting.....	D	4 Medium,	5,000
Grading.....	C	3 Ordinary,	5,000
Iron or Steel Erecting.....	D	4 Medium,	5,000
Lathing.....	C	3 Ordinary,	5,000

Occupation.		Class.	Limit of Risk.
Machinery Installation.....	C	3 Ordinary,	\$5,000
Marble or Stone Setting.....	C	3 Ordinary,	5,000
Masonry.....	C	3 Ordinary,	10,000
Painting.....	BS	2+ Ex. Pref.,	5,000
Paper Hanging.....	BS	2+ Ex. Pref.,	5,000
Paving.....	BS	2+ Ex. Pref.,	5,000
Pile Driving.....	C	3 Ordinary,	5,000
Pipe Laying, no tunneling.....	C	3 Ordinary,	5,000
Plastering.....	BS	2+ Ex. Pref.,	5,000
Plumbing.....	C	3 Ordinary,	5,000
Pole Line Construction, electric light, power, or street railway.....	C	3 Ordinary,	5,000
Railway Construction, earth and loose rock, no tunneling.....	C	3 Ordinary,	5,000
Road Making.....	C	3 Ordinary,	5,000
Roofing.....	C	3 Ordinary,	5,000
Sewer Building, no tunneling.....	C	3 Ordinary,	5,000
Shaft Sinking.....	D	4 Medium,	5,000
Ship Building.....	C	3 Ordinary,	10,000
Telegraph or Telephone Construction.....	C	3 Ordinary,	5,000
Tile Setting.....	C	3 Ordinary,	5,000
Track Laying and Ballasting.....	C	3 Ordinary,	5,000
Tunneling, subaqueous.....	DS	5 Special,	3,000
Tunneling, not subaqueous.....	D	4 Medium,	5,000
Water Works Construction, no tunneling.....	C	3 Ordinary,	10,000
Well Boring, using explosives (not insurable).....	H	X Ex. Peril.,	500
Well Boring, not using explosives.....	C	3 Ordinary,	5,000
Wrecking Buildings, etc.....	D	4 Medium,	4,000
Cook, logging camp.....	DS	5 Special,	1,500
Cook, on steamer.....	D	4 Medium,	1,000
Cook, not otherwise classified.....	C	3 Ordinary,	2,500
Cooper.....	E	6 Hazardous,	1,500
Cooper, not using machinery.....	D	4 Medium,	2,500
Cooper, Proprietor, superintending only.....	C	3 Ordinary,	5,000
Cooper, Proprietor, not superintending or working in mill.....	B	2 Preferred,	10,000
Cooper Miners (see Ore Miners, page 372).....			
Copper Stamp Mill and Smelter Employees (see Smelter Employees).....			
Copperplate Printer.....	C	3 Ordinary,	3,000
Coppersmith, helper or apprentice.....	D	4 Medium,	2,000
Coppersmith.....	C	3 Ordinary,	2,500
Coppersmith, Proprietor, superintending only.....	B	2 Preferred,	5,000
Coppersmith, Proprietor, not superintending or working in factory.....	A	1 Select,	10,000
Copyist (male).....	A	1 Select,	3,000
Cordage Maker.....	C	3 Ordinary,	2,000
Cordage Manufacturer, superintending only.....	B	2 Preferred,	5,000
Cordage Manufacturer, not superintending or working in factory.....	A	1 Select,	10,000
Cork Cutter.....	D	4 Medium,	2,000
Corn Hulling Machine, operator.....	D	4 Medium,	2,000
Cornice and Gutter Work, metal, contractor, office and superintending duties only.....	C	3 Ordinary,	5,000
Cornice Maker, plaster, tin, or galvanized iron, shop work only.....	D	4 Medium,	2,000
Cornice Setter.....	E	6 Hazardous,	1,500
Cornice Setter, foreman, superintending.....	D	4 Medium,	3,000
Coroner, not physician.....	B	2 Preferred,	10,000
Corrugated Iron Manufacturer, superintending only.....	C	3 Ordinary,	5,000
Corrugated Iron Manufacturer, not superintending or working in factory.....	B	2 Preferred,	10,000
Corrugated Iron Worker, roofer.....	E	6 Hazardous,	1,500
Corrugated Iron Worker, using drop press.....	E	6 Hazardous,	1,500
Corrugated Iron Worker, shop work only, not using drop press.....	D	4 Medium,	2,000
Corset Maker.....	C	3 Ordinary,	2,000
Corset Manufacturer, superintending only.....	B	2 Preferred,	10,000
Corset Manufacturer, not superintending or working in factory.....	A	1 Select,	10,000
Costermonger.....	C	3 Ordinary,	2,000
Cotton Classer or Sample.....	B	2 Preferred,	5,000
Cotton Compress Band Maker.....	D	4 Medium,	2,000
Cotton Compress, laborer.....	E	6 Hazardous,	1,000
Cotton Compress, pressman.....	D	4 Medium,	1,000
Cotton Compress, superintendent.....	C	3 Ordinary,	4,000
Cotton Dyer or Printer.....	C	3 Ordinary,	2,000

Occupation.		Class.	Limit of Risk.
Cotton Factor or Broker.....	A	1 Select,	\$10,000
Cotton Gin, band maker.....	D	4 Medium,	2,000
Cotton Gin, feeder.....	E	6 Hazardous,	1,000
Cotton Gin, foreman.....	DS	5 Special,	2,000
Cotton Gin, laborer.....	E	6 Hazardous,	1,000
Cotton Gin, oiler.....	E	6 Hazardous,	1,000
Cotton Gin, pressman, not gin feeder.....	DS	5 Special,	1,000
Cotton Gin, pressman, not gin feeder, working at steam packing or round bale press.....	D	4 Medium,	1,000
Cotton Gin, suction elevator tender, no other duties.....	D	4 Medium,	1,000
Cotton Gin, Proprietor, working.....	D	4 Medium,	2,000
Cotton Gin, Proprietor, supervising only, not working with gin stands.....	C	3 Ordinary,	5,000
Cotton Gin, Proprietor, not supervising or working with gin stands.....	B	2 Preferred,	10,000
Cotton Gin Superintendent, supervising only.....	C	3 Ordinary,	5,000
Cotton Oil (see Oil Mill Employees).....			
Cotton Planter, working.....	E	6 Hazardous,	2,000
Cotton Planter, large plantation, superintending only....	C	3 Ordinary,	5,000
Cotton Planter, business management, not superintending laborers (Proprietor of large plantation).....	B	2 Preferred,	10,000
Cotton Weigher, laborer.....	DS	5 Special,	2,000
Cotton Weigher, supervising only.....	B	2 Preferred,	3,000
Cotton or Woolen Mill Operative.....	C	3 Ordinary,	2,000
Cotton or Woolen Mill Overseer.....	C	3 Ordinary,	3,000
Cotton or Woolen Mill Superintendent, superintending only.....	B	2 Preferred,	5,000
Cotton or Woolen Mill Proprietor or Managing Agent, not superintending or working in mill.....	A	1 Select,	10,000
Country Store Keeper, delivering. (This means the owner or manager of a general store, keeping groceries, dry goods, hardware, shoes, etc.....)	D	4 Medium,	2,000
Country Store Keeper, not delivering.....	C	3 Ordinary,	5,000
Cowboy on ranch, or tending cattle in transit.....	F	7 Ex. Haz.,	1,000
Cracker Maker.....	C	3 Ordinary,	2,000
Cracker Manufacturer, superintending only.....	B	2 Preferred,	5,000
Cracker Manufacturer, not superintending or working in factory.....	A	1 Select,	10,000
Creamery Worker, not farmer.....	C	3 Ordinary,	2,000
Creamery Superintendent.....	B	2 Preferred,	3,000
Creamery Proprietor, not superintending or working in creamery.....	A	1 Select,	10,000
Cresote Laborer or Worker.....	DS	5 Special,	1,000
Cresote Manufacturer, superintending only.....	C	3 Ordinary,	5,000
Cresote Manufacturer, not superintending or working in factory.....	B	2 Preferred,	10,000
Crockery Maker (see Pottery Employees).....			
Crockery Manufacturer, superintending only.....	B	2 Preferred,	5,000
Crockery Manufacturer, not superintending or working in factory.....	A	1 Select,	10,000
Crockery Merchant.....	B	2 Preferred,	10,000
Currier (see Tannery Employees).....			
Custom House Officer, inspector.....	B	2 Preferred,	5,000
Custom House Officer or Clerk, not inspector.....	A	1 Select,	5,000
Customs Inspector, train service.....	C	3 Ordinary,	3,000

CUTTLERY FACTORY EMPLOYEES:

Assembler, Buffer, Finisher or Gatherer.....	D	4 Medium,	2,000
Cutler.....	D	4 Medium,	2,000
Engineer, stationary engine.....	D	4 Medium,	2,500
Fireman, stationary engine.....	D	4 Medium,	2,000
Forger, drop or drop press.....	E	6 Hazardous,	1,500
Forger, not drop.....	DS	5 Special,	2,000
Foreman, overseer in shop.....	C	3 Ordinary,	3,000
Grinder.....	E	6 Hazardous,	2,000
Grinder, using guarded Huron Stone.....	DS	5 Special,	2,000
Laborer.....	DS	5 Special,	1,500
Polisher, using veneered wheel.....	D	4 Medium,	2,000
Polisher, using solid emery wheel.....	D	4 Medium,	2,000
Polisher, using leather wheel.....	C	3 Ordinary,	2,000
Superintendent.....	C	3 Ordinary,	5,000
Temperer.....	D	4 Medium,	2,000
Cutlery Manufacturer, superintending only.....	BS	2+ Ex. Pref.,	5,000
Cutlery Manufacturer, not superintending or working in factory.....	B	2 Preferred,	10,000
Cutter, boots and shoes, drop or die.....	D	4 Medium,	2,000
Cutter, boots and shoes, uppers, using hand knife only....	C	3 Ordinary,	2,000

Occupation.		Class.	Limit of Risk.
Cutter, shirts, gloves or clothing, die work.....	C	3 Ordinary,	\$2,000
Cutter, shirts, gloves or clothing, hand work only.....	B	2 Preferred,	3,000
Dairyman, milking or tending stock.....	DS	5 Special,	1,500
Dairyman in creamery.....	C	3 Ordinary,	2,000
Dairyman, Proprietor, not milking or tending stock, superintending only.....	C	3 Ordinary,	5,000
Dam Construction Contractor, office and superintending duties only.....	D	4 Medium,	5,000
Dancing Master.....	BS	2+ Ex. Pref.,	5,000
Deck Hands, lake, river or sound steamer, or ferryboat....	E	6 Hazardous,	1,000
Decorator, outside or inside, flags, bunting, etc.....	DS	5 Special,	1,500
Decorator, fresco or scene.....	C	3 Ordinary,	3,000
Decorator, supervising only.....	BS	2+ Ex. Pref.,	5,000
Delivery Wagon Driver, light parcels only.....	D	4 Medium,	2,000
Dentist.....	C	3 Ordinary,	5,000
Department Store in City, merchant.....	A	1 Select,	10,000
Deputy (see Collector, Sheriff or Marsha').			
Derrick Tender, construction work.....	E	6 Hazardous,	1,000
Designer of Art Glass Windows.....	B	2 Preferred,	5,000
Detective.....	D	4 Medium,	2,000
Detective Bureau, Proprietor, office duties only.....	B	2 Preferred,	5,000
Diamond Cutter or Polisher.....	C	3 Ordinary,	3,000
Diamond Importer or Merchant.....	A	1 Select,	10,000
Die Engraver or Die Sinker.....	C	3 Ordinary,	2,000
Distiller, laborer.....	DS	5 Special,	2,000
Distiller, not laborer.....	C	3 Ordinary,	3,000
Distiller, Proprietor, superintending only.....	B	2 Preferred,	5,000
Distiller, Proprietor, not superintending or working in still.....	A	1 Select,	10,000
Ditcher.....	E	6 Hazardous,	1,000
Diver, submarine (not insurable).....	H	X Ex. Spl. Haz.,	500
Doctor on Steamer (see Vessels).....			
Doctor, physician or surgeon.....	BS	2+ Ex. Pref.,	10,000
Drain Pipe Makers (see Tile Works Employees).			
Draughtsman (see also Architect).....	A	1 Select,	5,000
Drayman, not teamster in woods.....	E	6 Hazardous,	1,500
Drayman, Proprietor, superintending only.....	C	3 Ordinary,	5,000
Drayman, Proprietor, not driving team or superintending.....	B	2 Preferred,	10,000
Dredge, employee or helper.....	E	6 Hazardous,	1,000
Dredge, Driller on.....	D	4 Medium,	1,500
Dredge, engineer or fireman.....	D	4 Medium,	2,000
Dredge, captain or mate.....	D	4 Medium,	3,000
Dredging Company Superintendent.....	C	3 Ordinary,	3,000
Dredging Contractor, office and superintending duties only.....	C	3 Ordinary,	5,000
Dressed Beef Handler, in warehouse.....	D	4 Medium,	1,500
Dressed Beef Agent, Dealer or Merchant, wholesale, delivering.....	D	4 Medium,	3,000
Dressed Beef Agent, Dealer or Merchant, wholesale, handling meats, not delivering.....	C	3 Ordinary,	5,000
Dressed Beef Agent, Dealer or Merchant, not handling, office duties and traveling only.....	A	1 Select,	10,000
Dressmaker (male).....	B	2 Preferred,	2,000
Driller, in quarry.....	E	6 Hazardous,	1,000
Driller, on dredge.....	D	4 Medium,	1,500
Drill Press Hand.....	DS	5 Special,	2,000
DRIVER OR AUTOMOBILE OPERATOR OR ASSISTANT:			
Automobile in races (not insurable).....	H	X Ex. Spl. Haz.,	500
Automobile, testing on race track or speedway, not insurable.....	H	X Ex. Peril.,	500
Horse Driver in Races (not jockey).....	F	7 Extra Haz.,	1,000
Brewery, Coal or Ice Wagon, Dray, Truck or Heavy Team.....	E	6 Hazardous,	1,500
Ambulance, Cab, Express Wagon, Hack, Omnibus, Private Automobile or Coach, Public Coach or Stage.....	D	4 Medium,	2,000
Hearse, Horse Car, Light Parcel Delivery Wagon, Mail Van, Sprinkling Cart or Oil Tank.....	D	4 Medium,	2,000
Jockey (not insurable).....	H	X Ex. Peril.,	500
Drop Forger.....	E	6 Hazardous,	1,500
Drover, tending stock in transit.....	F	7 Extra Haz.,	1,000
Drover, not cowboy, not tending stock in transit.....	E	6 Hazardous,	1,000
Druggist, not Chemist.....	A	1 Select,	10,000
Dry Goods Merchant.....	A	1 Select,	10,000
Dyer.....	C	3 Ordinary,	2,000
Dye House Proprietor, superintending only.....	B	2 Preferred,	5,000
Dye House Proprietor, office duties, not superintending.....	A	1 Select,	10,000

Occupation.		Class.	Limit of Risk.
Dynamite, Maker, Handler or Custodian of (not insurable)	H	X Ex. Spl. Haz.,	\$500
Eating House Proprietor (see Restaurant).....			
Editor, superintending printing office.....	B	2 Preferred,	10,000
Editor, writing and managing only, not superintending printing office.....	A	1 Select,	10,000
ELECTRICAL EMPLOYEES:			
Arc Lamp Tester, not outside trimmer.....	D	4 Medium,	2,000
Arc Lamp Trimmer (not insurable).....	H	X Ex. Peril.,	500
Arc Lamp Trimmer, suspended pole lights, not tower, working only when current is off.....	DS	Special,	1,500
Arc Lamp Trimmer, inside only, working only when current is off.....	D	4 Medium,	1,500
Armature Repairer.....	D	4 Medium,	2,000
Armature Tester.....	D	4 Medium,	2,000
Armature Winder.....	D	4 Medium,	2,000
Carbon Grinder.....	DS	5 Special,	1,500
Dynamo Attendant.....	DS	5 Special,	1,500
Electric Welder.....	E	6 Hazardous,	1,000
Electric Wiring Contractor, inside work, office and superintending duties only.....	BS	2+ Ex. Pref.,	5,000
Electrical Engineer, supervising only, not dynamo tender.....	C	3 Ordinary,	5,000
Electrical Inspector, State Board of Underwriters....	BS	2+ Ex. Pref.,	5,000
Electrician, bench work only, not machinist.....	D	4 Medium,	2,500
Electrician at switchboard, not repairing.....	D	4 Medium,	2,000
Electrician, elevator constructing or repairing.....	DS	5 Special,	2,000
Electrician, switchboard constructing or repairing, working only when current is off.....	DS	5 Special,	2,500
Electrician, telegraph.....	B	2 Preferred,	5,000
Electrician testing electrical machinery.....	D	4 Medium,	2,000
Electrician, testing intensity and resistance.....	C	3 Ordinary,	3,000
Electrician, theatre.....	D	4 Medium,	2,500
Electrician, transformer work (not insurable).....	H	X Ex. Peril.,	500
Electrician, tunnel work (not insurable).....	H	X Ex. Peril.,	500
Electrician, wiring buildings, inside work only.....	D	4 Medium,	2,000
Engineer, stationary engine.....	D	4 Medium,	2,500
Fireman, stationary engine.....	D	4 Medium,	2,000
Fuse Maker.....	D	4 Medium,	2,000
Fuse Wire Drawer.....	C	3 Ordinary,	5,000
Inspector of Lines, climbing poles (see Lineman)....			
Inspector of Lines, not climbing poles.....	DS	5 Medium,	2,000
Laborer, carbon works.....	DS	5 Special,	1,500
Lineman or Helper, current on (not insurable).....	H	X Ex. Peril.,	500
Lineman or Helper, no current.....	DS	5 Special,	1,500
Machinist.....	DS	5 Special,	2,500
Manager Electric Lighting Plant, active supervision, not handling live wires.....	C	3 Ordinary,	5,000
Manager Electric Lighting Plant, consulting or office work only.....	B	2 Preferred,	5,000
Meter Reader.....	BS	2+ Ex. Pref.,	2,000
Motor Attendant.....	D	4 Medium,	2,000
Oiler.....	E	6 Hazardous,	1,000
Rotary Attendant.....	D	4 Medium,	2,000
Superintendent Carbon Works.....	C	3 Ordinary,	5,000
Superintendent, supervising only, not handling wires.	C	3 Ordinary,	5,000
Switchboard Attendant, not repairing.....	D	4 Medium,	2,000
Wire Insulator.....	D	4 Medium,	2,000
Wire Trainer, inside work only.....	D	4 Medium,	2,000
Electric Railway Employees (see Railway).....			
Electro Motor Attendant.....	D	4 Medium,	2,000
Electroplater.....	D	3 Ordinary,	3,000
Electrotyper.....	C	3 Ordinary,	3,000
Elevated Railway Employees (see Railway).....			
Elevator Builder.....	DS	5 Special,	2,000
Elevator Erector.....	DS	5 Special,	2,000
Elevator Foreman, supervising only.....	C	3 Ordinary,	3,000
Elevator Manufacturer, superintending only.....	C	3 Ordinary,	5,000
Elevator Manufacturer, not superintending or working in factory.....	B	2 Preferred,	10,000
Elevator Laborer.....	DS	5 Special,	1,500
Elevator Superintendent, grain.....	C	3 Ordinary,	5,000
Elevator Inspector.....	C	3 Ordinary,	3,000
Elevator Operator, freight.....	D	4 Medium,	1,500
Elevator Operator, passenger.....	C	3 Ordinary,	1,500
Embalmer.....	C	3 Ordinary,	5,000
Embossesr.....	C	3 Ordinary,	2,000

Occupation.		Class.	Limit of Risk.
Embroidery Stamper.....	B	2 Preferred,	\$2,000
Emery Cloth or Paper Maker.....	C	3 Ordinary,	2,000
Emery Cloth or Paper Manufacturer, superintending only	B	2 Preferred,	5,000
Emery Cloth or Paper Manufacturer, not superintending or working in factory.....	A	1 Select,	10,000
Employment Agency Proprietor.....	B	2 Preferred,	3,000
Enameler, metal.....	D	4 Medium,	1,500
Enameler, leather.....	C	3 Ordinary,	2,000
Engine Maker (see Machinist).....			
Engine Manufacturer, superintending only.....	C	3 Ordinary,	5,000
Engine Manufacturer, not superintending or working in factory.....	B	2 Preferred,	10,000
Engineer (see Civil, Electric, Hydraulic, Mechanical or Mining).....			
Engineer, subaqueous (not insurable).....	H	X Ex. Spl. Haz.,	500

ENGINEERS AND FIREMEN:

Dredge.....	D	4 Medium,	2,000
Electric Dynamo.....	DS	5 Special,	1,500
Ferryboat.....	DS	5 Special,	2,000
Gasoline Engine.....	D	4 Medium,	2,000
Lake, River or Sound Steamer.....	DS	5 Special,	2,000
Locomotive (see Railway List).....			
Mining Operations, inside.....	DS	5 Special,	2,000
Mining Operations, outside.....	D	4 Medium,	2,000
Pile Driver.....	D	4 Medium,	2,000
Portable Sawmill.....	D	4 Medium,	2,000
Sea-going Steamer (insurable for death only).....	E	6 Hazardous,	2,000
Stationary Engine, Engineer.....	D	4 Medium,	2,500
Stationary Engine, Fireman.....	D	4 Medium,	2,000
Steam Shovel.....	D	4 Medium,	2,000
Steam Street Roller.....	DS	5 Special,	2,000
Threshing-machine Engine.....	D	4 Medium,	2,000
Traveling, setting up locomotive engines.....	D	4 Medium,	2,000
Tugboat, ocean work.....	E	6 Hazardous,	2,000
Tugboat, river or harbor.....	DS	5 Special,	2,000
Engraver.....	C	3 Ordinary,	3,000
Engraving Works, Proprietor, superintending only.....	B	2 Preferred,	5,000
Engraving Works, Proprietor, office duties, not superintending.....	A	1 Select,	10,000
Envelope Maker.....	C	3 Ordinary,	2,000
Envelope Manufacturer, superintending only.....	B	2 Preferred,	5,000
Envelope Manufacturer, not superintending or working in factory.....	A	1 Select,	10,000
Equestrian, teacher.....	D	4 Medium,	2,000
Etcher.....	BS	2+ Ex. Pref.,	5,000
Excavating Contractor, rock, no tunneling, office and superintending duties only.....	D	4 Medium,	3,000
Excavating Contractor, earth and loose rock, no tunneling, office and superintending duties only.....	C	3 Ordinary,	5,000

EXCELSIOR FACTORY EMPLOYEES:

Baler.....	D	4 Medium,	2,000
Cutter.....	E	6 Hazardous,	1,000
Circular Sawyer.....	F	7 Extra Haz.	1,000
Circular Sawyer, not sawing logs.....	E	6 Hazardous,	1,500
Engineer, stationary engine.....	D	4 Medium,	2,500
Fireman, stationary engine.....	D	4 Medium,	2,000
Foreman, overseer in mill.....	D	4 Medium,	3,000
Laborer.....	E	6 Hazardous,	1,500
Superintendent.....	C	3 Ordinary,	5,000
Excelsior Manufacturer, superintending only.....	C	3 Ordinary,	5,000
Excelsior Manufacturer, not superintending or working in mill.....	B	2 Preferred,	10,000
Excursion Agent conducting tours.....	BS	2+ Ex. Pref.,	5,000
Express Agent or Messenger, on trains.....	DS	5 Special,	2,000
Express Agent, trolley service.....	D	4 Medium,	2,000
Express Agent, at station.....	C	3 Ordinary,	3,000
Express Agent, Route, not Messenger, auditing only.....	B	2 Preferred,	10,000
Express Agent, office work only.....	A	1 Select,	5,000
Expressman.....	D	4 Medium,	2,000
Expressman, Proprietor, superintending only.....	C	3 Ordinary,	5,000
Expressman, Proprietor, not driving team or superintending.....	B	2 Preferred,	10,000
Extract Maker.....	C	3 Ordinary,	2,000
Extract Manufacturer, superintending only.....	B	2 Preferred,	5,000

Occupation.	Class.	Limit of Risk.
Extract Manufacturer, not superintending or working in factory.....	A 1 Select,	\$10,000
Factory Inspector (state Official).....	B 2 Preferred,	5,000
Farm Laborer or Farm Hand.....	F 7 Ex. Haz.,	1,000
Farmer.....	F 7 Ex. Haz.,	1,000
Farmer, supervising only.....	DS 5 Special,	2,000
Farrier (horse shoer).....	E 6 Hazardous,	1,500
Farrier (Veterinary Surgeon).....	DS 5 Special,	3,000
Feather-duster Maker.....	D 4 Medium,	2,000
Feather-duster Maker, not using machinery.....	C 3 Ordinary,	2,000
Feather-duster Manufacturer, superintending only.....	B 3 Preferred,	5,000
Feather-duster Manufacturer, not superintending or working in factory.....	A 1 Select,	10,000
Feather Merchant.....	A 1 Select,	5,000
Feed Merchant, delivering.....	D 4 Medium,	2,000
Feed Merchant, handling, not delivering.....	C 3 Ordinary,	3,000
Feed Merchant, not handling.....	B 3 Preferred,	5,000
Feed Merchant, wholesale, office duties and traveling only.....	A 1 Select,	10,000
Felt Maker.....	C 3 Ordinary,	2,000
Felt Manufacturer, superintending only.....	B 2 Preferred,	5,000
Felt Manufacturer, not superintending or working in factory.....	A 1 Select,	10,000
Fencer, teacher.....	D 4 Medium,	2,000
Ferryboat, bridge man.....	E 6 Hazardous,	1,000
Ferryboat, captain or pilot.....	C 3 Ordinary,	5,000
Ferryboat, collector.....	B 2 Preferred,	3,000
Ferryboat, deck hand.....	E 6 Hazardous,	1,000
Ferryboat, engineer or fireman.....	DS 5 Special,	2,000
Fertilizer Factory Employees.....	E 6 Hazardous,	1,000
Fertilizer Manufacturer, superintending only.....	C 3 Ordinary,	5,000
Fertilizer Manufacturer, not superintending or working in factory.....	B 2 Preferred,	10,000
File Cutter, Japanner, Packer, Temperer, or Foreman.....	C 3 Ordinary,	2,000
File Finisher or Grinder.....	E 6 Hazardous,	1,500
File Forger, drop or drop press.....	E 6 Hazardous,	1,500
File Forger, not drop forger.....	DS 5 Special,	2,000
File Manufacturer, superintending only.....	C 3 Ordinary,	5,000
File Manufacturer, not superintending or working in factory.....	B 2 Preferred,	10,000
Fire Engine Maker, not using drop press.....	DS 5 Special,	2,000
Fire Engine Manufacturer, superintending only.....	C 3 Ordinary,	5,000
Fire Engine Manufacturer, not superintending or working in factory.....	B 2 Preferred,	10,000
Fire Escape Maker, erecting.....	E 6 Hazardous,	1,000
Fire Escape Maker, not erecting, not using drop press.....	DS 5 Special,	2,000
Fire Escape Manufacturer, superintending only.....	C 3 Ordinary,	5,000
Fire Escape Manufacturer, not superintending or working in factory.....	B 2 Preferred,	10,000
Fire Hose Maker.....	D 4 Medium,	2,000
Fire Hose Manufacturer, superintending only.....	C 3 Ordinary,	5,000
Fire Hose Manufacturer, not superintending or working in factory.....	B 2 Preferred,	10,000
Firemen (see Engineers), and below.....		

FIREMEN, CITY, PAID DEPARTMENT:

Driver of engine, hose cart or truck, hoseman, pipe-man, tillerman, ladderman or foreman.....	E 6 Hazardous,	2,000
Engineer or Stoker of steamer or chemical engine.....	DS 5 Special,	2,000
Assistant Engineer or Chief of Battalion.....	DS 5 Special,	3,000
Plugman.....	DS 5 Special,	2,000
Chief Engineer, Superintendent or Fire Marshal.....	D 4 Medium,	3,000
Fire Patrol or Salvage Corps Member, or Guardian Superintendent of Fire Alarm.....	D 4 Medium,	2,000
Volunteer Departments will be rated by the Company upon statement by the agent of the population of the town, height of buildings, fire department equipment, water pressure, etc.....	C 3 Ordinary,	3,000
Firearms Maker, not using drop press.....	DS 5 Special,	2,000
Firearms Manufacturer, superintending only.....	C 3 Ordinary,	5,000
Firearms Manufacturer, not superintending or working in factory.....	A 1 Select,	10,000
Fireproofing Contractor, office and superintending duties only.....	C 3 Ordinary,	5,000
Fireworks Maker (not insurable).....	H X Ex. Spl. Haz.,	500
Fish Curer.....	C 3 Ordinary,	2,000
Fishing Tackle Maker.....	C 3 Ordinary,	2,000
Fishing Tackle Manufacturer, superintending only.....	B 2 Preferred,	5,000

Occupation.	Class.	Limit of Risk.
Fishing Tackle Manufacturer, not superintending or working in factory.....	A 1 Select,	\$10,000
Fish or Oyster Merchant (working).....	C 3 Ordinary,	3,000
Fish or Oyster Merchant, supervising only.....	B 2 Preferred,	5,000
Fish or Oyster Merchant, wholesale, office duties only....	A 1 Select,	10,000
Fish Warden.....	C 3 Ordinary,	3,000
Fisherman, sea, or off shore.....	E 6 Hazardous,	1,000
Fisherman, river.....	D 4 Medium,	1,000
Flagging Stone Maker, not quarryman.....	D 4 Medium,	2,000
Florist (working).....	C 3 Ordinary,	2,000
Florist, Proprietor, supervising only.....	B 2 Preferred,	5,000
Florist, Merchant, office duties and traveling only.....	A 1 Select,	10,000
Flour Inspector.....	C 3 Ordinary,	5,000
Flour Maker, miller.....	C 3 Ordinary,	3,000
Flour Manufacturer, superintending only.....	B 2 Preferred,	5,000
Flour Manufacturer, not superintending or working in mill	A 1 Select,	10,000
Flour Merchant, handling, not delivering.....	C 3 Ordinary,	3,000
Flour Merchant, delivering.....	D 4 Medium,	2,000
Flour Merchant, not handling.....	B 2 Preferred,	5,000
Flour Merchant, wholesale, office duties and traveling only	A 1 Select,	10,000
Flour Mill Laborer.....	DS 5 Special,	1,500
Forest Ranger.....	E 6 Hazardous,	1,000
Forgeman, drop forger.....	E 6 Hazardous,	1,500
Forgeman (not drop forger).....	DS 5 Special,	2,000
Foundry Proprietor, manager or superintendent, superintending only.....	C 3 Ordinary,	5,000
Foundry Proprietor, not superintending or working in foundry.....	B 2 Preferred,	10,000
Foundryman (see page 370).....		
Fresco Painter.....	C 3 Ordinary,	3,000
Freight Clerk, office duties only.....	A 1 Select,	3,000
Fruit Agent or Messenger, on train.....	F 7 Ex. Haz.,	1,000
Fruit Grower (see Orchard).....		
Fruit Merchant, handling.....	C 3 Ordinary,	3,000
Fruit Merchant, not handling.....	B 2 Preferred,	5,000
Fruit Merchant, wholesale office duties and traveling only	A 1 Select,	10,000
Fruit Tree Fumigator.....	DS 5 Special,	1,500
Fruit Tree Fumigator, Contractor, office and superintending duties only.....	C 3 Ordinary,	5,000
Fruit Tree Salesman.....	C 3 Ordinary,	3,000
Fruit Canners (see Cannery).....		
Furnace Maker (same as stove).....		

FURNITURE FACTORY EMPLOYEES:

Band Sawyer.....	DS 5 Special,	2,000
Bench Hand, not using machinery.....	D 4 Medium,	2,000
Carver, machine worker.....	E 6 Hazardous,	1,500
Carver, hand tools only.....	C 3 Ordinary,	2,000
Chair Maker, not using machinery.....	C 3 Ordinary,	2,000
Engineers, stationary engine.....	D 4 Medium,	2,500
Fireman, stationary engine.....	D 4 Medium,	2,000
Foreman, overseer in factory.....	D 4 Medium,	3,000
Framer, machine worker.....	E 6 Hazardous,	1,500
Grooving Saw Machine Worker.....	E 6 Hazardous,	1,500
Jig Sawyer.....	E 6 Hazardous,	1,500
Joiner.....	E 6 Hazardous,	1,500
Laborer in Mill.....	E 6 Hazardous,	1,000
Mortise Machine Worker.....	DS 5 Special,	2,000
Packer or Shipper.....	C 3 Ordinary,	2,000
Painter.....	C 3 Ordinary,	2,000
Planer.....	F 7 Extra Haz.,	1,000
Polisher.....	C 3 Ordinary,	2,000
Repairman.....	D 4 Medium,	2,000
Sandpaper Machine Worker.....	D 4 Medium,	2,000
Saw Filer.....	D 4 Medium,	2,000
Sawyer.....	F 7 Extra Haz.,	1,000
Sawyer, not cutting logs.....	E 6 Hazardous,	1,500
Shaper.....	F 7 Extra Haz.,	1,000
Stake Joiner.....	F 7 Extra Haz.,	1,000
Superintendent.....	C 3 Ordinary,	5,000
Tenon Machine Worker.....	DS 5 Special,	2,000
Turner, lathe.....	D 4 Medium,	2,500
Varnisher.....	C 3 Ordinary,	2,000
Furniture Manufacturer, superintending only.....	C 3 Ordinary,	5,000
Furniture Manufacturer, not superintending or working in factory.....	B 2 Preferred,	10,000

Occupation.		Class.	Limit of Risk.
Furniture Merchant, repairing, handling goods or delivering.....	D 4	Medium,	\$2,000
Furniture Merchant, not repairing, office and selling duties only.....	B 2	Preferred,	10,000
Furniture Mover.....	D 4	Medium,	2,000
Fur and Pelt Buyer.....	C 3	Ordinary,	3,000
Furrier.....	C 3	Ordinary,	3,000
Furrier Merchant, making and repairing.....	C 3	Ordinary,	3,000
Furrier, Merchant, not making or repairing.....	A 1	Select,	5,000
Game Keeper.....	D 4	Medium,	2,000
Game Warden.....	D 4	Medium,	2,000
Gardener, market.....	D 4	Medium,	2,500
Gardener, market, proprietor, supervising only.....	C 3	Ordinary,	5,000
Gardener, flowers, shrubs.....	C 3	Ordinary,	3,000
Gas Burner or Fixture Maker, not using drop press.....	DS 5	Special,	2,000
Gas Burner or Fixture Manufacturer, superintending only.....	C 3	Ordinary,	5,000
Gas Burner or Fixture Manufacturer, not superintending or working in factory.....	B 2	Preferred,	10,000
Gas Fitter.....	D 4	Medium,	2,000
Gas Machine Maker, not using drop press.....	DS 5	Special,	2,000
Gas Machine Manufacturer, superintending only.....	C 3	Ordinary,	5,000
Gas Machine Manufacturer, not superintending or working in factory.....	B 2	Preferred,	10,000
Gas, Electric or Water Meter Maker, not using drop press.....	DS 5	Special,	2,000
Gas, Electric or Water Meter Manufacturer, superintending only.....	C 3	Ordinary,	5,000
Gas, Electric or Water Meter Manufacturer, not superintending or working in factory.....	B 2	Preferred,	10,000
Gas, Electric or Water Meter Reader or Inspector.....	BS 2+	Ex. Pref.,	2,000
Gas Meter Tester.....	C 3	Ordinary,	2,500
Gas, Steam or Hot Water Fitting Contractor, office and superintending duties only.....	C 3	Ordinary,	5,000
Gas Tank Erecting Contractor, office and superintending duties only.....	D 4	Medium,	5,000
Gas Well Contractor, superintending only.....	C 3	Ordinary,	5,000
Gas Well Contractor, not superintending or working about wells.....	B 2	Preferred,	5,000
Gas Well Driller.....	DS 5	Special,	2,000
Gas Well Foreman.....	DS 5	Special,	2,000
Gas Well Laborer.....	E 6	Hazardous,	1,000
Gas Well Laborer, pipe line.....	E 6	Hazardous,	1,000
Gas Works, laborer.....	E 6	Hazardous,	1,000
Gas Works, charger or coke drawer.....	D 4	Medium,	2,000
Gas Works, foreman.....	C 3	Ordinary,	3,000
Gas Works, assistant superintendent.....	C 3	Ordinary,	3,000
Gas Works, superintendent.....	B 2	Preferred,	5,000
Gauger, mill service, water, cotton or linseed oil.....	C 3	Ordinary,	3,000
Gauger, oil tank.....	C 3	Ordinary,	3,000
Gauger, store or warehouse.....	B 2	Preferred,	3,000
General Store Keeper (see Country Store Keeper).....			
General Agent, office duties and traveling only.....	A 1	Select,	10,000
Gentleman. (Do not use the term, as it does not describe an occupation. State former occupation qualified by term "retired," and restrict issue to death only, see Capitalist).....	B 2	Preferred,	10,000
Gentlemen's Furnishing Goods Merchant.....	A 1	Select,	10,000
Geodetic Surveyor, U. S.....	C 3	Ordinary,	5,000
Gilder.....	C 3	Ordinary,	3,000
Gimp or Tassel Maker.....	C 3	Ordinary,	2,000
Gimp or Tassel Manufacturer, superintending only.....	B 2	Preferred,	5,000
Gimp or Tassel Manufacturer, not superintending or working in factory.....	A 1	Select,	10,000
Glass Manufacturer, superintending only.....	C 3	Ordinary,	5,000
Glass Manufacturer, not superintending or working in factory.....	B 2	Preferred,	10,000
Glassware Merchant.....	B 2	Preferred,	10,000
GLASS WORKS EMPLOYEES (NOT PLATE):			
Blower, Creaser, Cutter and Engraver or Finisher....	D 4	Medium,	2,000
Caster, Fireman or Furnaceman, Gaffer, Gatherer or Grinder.....	E 6	Hazardous,	1,500
Engineer, stationary engine.....	D 4	Medium,	2,500
Fireman, stationary engine.....	D 4	Medium,	2,000
Flattener.....	D 4	Medium,	1,500
Foreman, overseer in works.....	C 3	Ordinary,	3,000
Kiln Packer.....	D 4	Medium,	2,000
Laborer or Wheeler, handling glass.....	E 6	Hazardous,	1,500

Occupation.		Class.	Limit of Risk.
Laborer or Wheeler, not handling glass	DS	5 Special,	\$1,500
Mixer	E	6 Hazardous,	1,500
Polisher	D	4 Medium,	2,000
Presser	D	4 Medium,	2,000
Superintendent	C	3 Ordinary,	2,000
Tableman	D	4 Medium,	2,000
Teazer	E	6 Hazardous,	1,500

GLASS WORKS EMPLOYEES (PLATE GLASS):

Assorter, emery	C	3 Ordinary,	1,500
Booker	C	3 Ordinary,	2,000
Burner, Plaster	C	3 Ordinary,	2,000
Burner, Rouge	C	3 Ordinary,	2,000
Carrier	E	6 Hazardous,	1,000
Casting House Man	D	4 Medium,	2,000
Clay Treader	C	3 Ordinary,	1,000
Craneman	DS	5 Special,	1,500
Cutterman	D	4 Medium,	2,000
Dauber	C	3 Ordinary,	2,000
Dresser, Kiln	D	4 Medium,	2,500
Emery Grinder	D	4 Medium,	1,500
Engineer, stationary engine	D	4 Medium,	2,500
Finisher	DS	5 Special,	1,500
Fireman, stationary engine	D	4 Medium,	2,000
Foreman, overseer in works	C	3 Ordinary,	3,000
Furnace Cleaner	D	4 Medium,	1,500
Grinding Table Man	E	6 Hazardous,	1,500
Laborer	E	6 Hazardous,	1,000
Layer	D	4 Medium,	2,000
Mixer, Batch	D	4 Medium,	2,000
Packer	D	4 Medium,	1,500
Polisher	D	4 Medium,	2,000
Pot Breaker	DS	5 Special,	1,500
Potter	C	3 Ordinary,	2,000
Potwagonman	E	6 Hazardous,	1,500
Sender-out	DS	5 Special,	2,000
Superintendent Potters or Casting Room	C	3 Ordinary,	3,000
Tableman	DS	5 Special,	1,500
Teazer, Master	E	6 Hazardous,	2,000
Teazer, Helper	E	6 Hazardous,	1,500
Treader, Clay	C	3 Ordinary,	1,000
Tulle Raiser	D	4 Medium,	1,500
Washer	D	4 Medium,	1,500
Wheeler	E	6 Hazardous,	1,500
Glazier	C	3 Ordinary,	2,000
Glove Cutter, using die or maul	C	3 Ordinary,	2,000
Glove Cutter, hand work only	B	2 Preferred,	3,000
Glove Manufacturer, superintending only	B	2 Preferred,	5,000
Glove Manufacturer, not superintending or working in factory	A	1 Select,	10,000
Glove Stitcher	C	3 Ordinary,	2,000
Glove Stitcher, hand work only	B	2 Preferred,	2,000

GLUCOSE FACTORY EMPLOYEES:

Bone Coal Man	D	4 Medium,	2,000
Engineer, stationary engine	D	4 Medium,	2,500
Filterman	D	4 Medium,	2,000
Fireman, fuel tanks	D	4 Medium,	1,500
Fireman, stationary engine	D	4 Medium,	2,000
Foreman, overseer in works	C	3 Ordinary,	3,000
Laborer or Roustabout	E	6 Hazardous,	1,500
Miller	D	4 Medium,	2,000
Run and Mash Maker	D	4 Medium,	2,000
Starch Pitman or Laborer	E	6 Hazardous,	1,500
Superintendent	BS	2+ Ex. Pref.,	5,000
Syrup Finisher	C	3 Ordinary,	2,000
Tankman	D	4 Medium,	2,000
Glucose Manufacturer, superintending only	B	2 Preferred,	5,000
Glucose Manufacturer, not superintending or working in factory	A	1 Select,	10,000
Glue or Mucilage Maker	C	3 Ordinary,	2,000
Glue or Mucilage Manufacturer, superintending only	B	2 Preferred,	5,000
Glue or Mucilage Manufacturer, not superintending or working in factory	A	1 Select,	10,000
Gold or Silver Miners (see Ore Miners, page 374)			
Gold or Silver Refiner	C	3 Ordinary,	5,000

Occupation.		Class.	Limit of Risk.
Goldsmith, beater or worker.....	C	3 Ordinary,	\$4,000
Goldsmith, Proprietor, superintending only.....	B	2 Preferred,	5,000
Goldsmith, Proprietor, office duties, not superintending..	A	1 Select,	10,000
Golf Instructor, repairing or making clubs.....	C	3 Ordinary,	3,000
Golf Instructor, not repairing.....	BS	2+ Ex. Pref.,	3,000
Government Inspector, stock yards.....	C	3 Ordinary,	5,000
Grading Contractor, office and superintending duties only	C	3 Ordinary,	5,000
Grain Buyer or Sampler, visiting freight yards.....	D	4 Medium,	2,000
Grain Buyer or Sampler, not visiting freight yards.....	B	2 Preferred,	5,000
Grain Elevator (see Elevator).....			
Grain Inspector and Measurer.....	C	3 Ordinary,	5,000
Grain Merchant, delivering.....	D	4 Medium,	2,000
Grain Merchant, handling, not delivering.....	C	3 Ordinary,	3,000
Grain Merchant, wholesale office, duties and traveling only	A	1 Select,	10,000
Grain Trimmer.....	D	4 Medium,	1,000
Granite (see Stone).....			
Grave Digger (no other occupation).....	D	4 Medium,	2,000
Gravity Railway Employees (see Railway).....			
Grease (see Tallow).....			
Grinder (see Axe, Cutlery, Mowing Machine or Spindle).			
Grindstone Maker.....	D	4 Medium,	2,000
Grindstone Manufacturer, superintending only.....	C	3 Ordinary,	5,000
Grindstone Manufacturer, not superintending or working in mill.....	B	2 Preferred,	10,000
Grist Mill, laborer.....	DS	5 Special,	1,500
Grist Mill, miller.....	C	3 Ordinary,	3,000
Grist Mill Proprietor, superintending only.....	B	2 Preferred,	5,000
Grist Mill Proprietor, not superintending or working in mill.....	A	1 Select,	10,000
Grocery Clerk, delivering goods or soliciting orders with wagon.....	D	4 Medium,	2,000
Grocery Clerk, not delivering goods or soliciting orders with wagon.....	C	3 Ordinary,	3,000
Grocery Clerk, counter duties only (large city store).....	B	2 Preferred,	3,000
Grocery Merchant, delivering goods or soliciting orders with wagon.....	D	4 Medium,	3,000
Grocery Merchant, office and counter only.....	B	2 Preferred,	10,000
Grocery Merchant, wholesale, office duties and traveling only.....	A	1 Select,	10,000
Grocery Porter.....	D	4 Medium,	2,000
Groom or Hostler.....	DS	5 Special,	1,500
Guide, not trapper or hunter.....	DS	5 Special,	2,000
Gunsmith.....	C	3 Ordinary,	2,500
Gymnasium Teacher or Instructor, not Acrobat or Gym- nast.....	D	4 Medium,	2,000
Gymnast (not insurable).....	H	X Ex. Spl. Haz.,	500
Hackman.....	D	4 Medium,	2,000
Hair Dresser.....	BS	2+ Ex. Pref.,	2,000
Hair Merchant.....	B	2 Preferred,	5,000
Hair Worker.....	BS	2+ Ex. Pref.,	2,000
Hammock Maker.....	C	3 Ordinary,	3,000
Hammock Manufacturer, superintending only.....	B	2 Preferred,	5,000
Hammock Manufacturer, not superintending or working in factory.....	A	1 Select,	10,000
Harbor Master.....	C	3 Ordinary,	3,000
Hardware Manufacturer, superintending only.....	BS	2+ Ex. Pref.,	5,000
Hardware Manufacturer, not superintending or working in factory.....	B	2 Preferred,	10,000
Hardware Merchant, delivering.....	D	4 Medium,	3,000
Hardware Merchant, office and counter duties only.....	B	2 Preferred,	5,000
Hardware Merchant, wholesale, office duties and traveling only.....	A	1 Select,	10,000
Hardwood Finisher.....	C	3 Ordinary,	2,000
Harness Maker.....	C	3 Ordinary,	2,000
Harness Manufacturer, superintending only.....	B	2 Preferred,	5,000
Harness Manufacturer, not superintending or working in factory.....	A	1 Select,	10,000
Hat or Bonnet Block Maker.....	D	4 Medium,	2,000
Hat or Cap Maker.....	C	3 Ordinary,	2,000
Hat or Cap Manufacturer, superintending only.....	B	2 Preferred,	5,000
Hat or Cap Manufacturer, not superintending or working in factory.....	A	1 Select,	10,000
Hat or Cap Merchant.....	A	1 Select,	10,000
Hay Presser.....	D	4 Medium,	2,000
Hay and Feed Merchant, delivering.....	D	4 Medium,	2,000
Hay and Feed Merchant, handling, not delivering.....	C	3 Ordinary,	3,000
Hay and Feed Merchant, not handling.....	B	2 Preferred,	5,000

Occupation.	Class.	Limit of Risk.
Hay and Feed Merchant, wholesale, office duties, and traveling only.....	A 1 Select,	\$10,000
Hearse Driver.....	D 4 Medium,	2,000
Heating Apparatus Maker (see Stove).....		
Heliotype, Electrotypewriter.....	C 3 Ordinary,	3,000
Heliotype, Proprietor, superintending only.....	B 2 Preferred,	10,000
Hide and Pelt Merchant, handling.....	C 3 Ordinary,	3,000
Hide and Pelt Merchant, not handling.....	B 2 Preferred,	5,000
Hod Carrier.....	E 6 Hazardous,	1,000
Hogs (see Live Stock and Packing House).....		
Hollow Wooden Ware Maker.....	D 4 Medium,	2,500
Hollow Wooden Ware Manufacturer, superintending only.....	C 3 Ordinary,	5,000
Hollow Wooden Ware Manufacturer, not superintending or working in mill.....	B 2 Preferred,	10,000
Hoop Maker.....	D 4 Medium,	2,500
Hoop-Skirt Maker.....	C 3 Ordinary,	2,000
Horse and Cattle Shoer.....	E 6 Hazardous,	1,500
Horse Breaker or Trainer, not Jockey.....	E 6 Hazardous,	1,500
Horse Clipper.....	DS 5 Special,	1,500
Horse Dealer, shipper, tending in transit.....	F 7 Ex. Haz.,	1,000
Horse Dealer, not tending in transit.....	D 4 Medium,	2,500
Horse Dealer, not trainer.....	D 4 Medium,	3,000
Horse Railway Employees (see Railway).....		
Horticulturist, supervising only.....	C 3 Ordinary,	5,000
Horticulturist, working.....	D 4 Medium,	2,500
Hotel Bell Boy, not porter.....	C 3 Ordinary,	1,000
Hotel Clerk, tending bar.....	D 4 Medium,	2,000
Hotel Clerk, in country, not tending bar.....	C 3 Ordinary,	2,000
Hotel Clerk in city, office only.....	A 1 Select,	5,000
Hotel Porter.....	D 4 Medium,	2,000
Hotel Proprietor or Manager, tending bar.....	D 4 Medium,	3,000
Hotel Proprietor or Manager, in country, not tending bar.....	C 3 Ordinary,	3,000
Hotel Proprietor or Manager in city, not tending bar or stable.....	B 2 Preferred,	10,000
Hotel Proprietor or Manager, office duties only (large first-class hotel, city or health resort).....	A 1 Select,	10,000
House Cleaning Machine Operator, vacuum system.....	D 4 Medium,	2,000
House Furnishing Merchant, repairing, handling goods or delivering.....	D 4 Medium,	2,000
House Furnishing Merchant, not repairing, office and selling duties only.....	B 2 Preferred,	10,000
Housekeeper (insurable for death only).....	B 2 Preferred,	3,000
House Painter.....	D 4 Medium,	3,000
Huckster or Peddler.....	D 4 Medium,	1,000
Hulls, Inspector of.....	D 4 Medium,	3,000
Hunter.....	H X Ex. Peril.,	500
Hydraulic Engineer, not engineer of pump or stationary engine.....	C 3 Ordinary,	5,000
Ice Cutter or Harvester.....	E 6 Hazardous,	1,000
Ice Deliverer.....	E 6 Hazardous,	1,500
Ice Maker.....	DS 5 Special,	2,000
Ice Manufacturer, superintending only.....	C 3 Ordinary,	5,000
Ice Manufacturer, not superintending or working in factory.....	B 2 Preferred,	10,000
Ice Merchant, superintending only.....	C 3 Ordinary,	5,000
Ice Merchant, office and soliciting duties only.....	A 1 Select,	10,000
Impresario (same as Musician).....		
India Rubber Goods Maker.....	C 3 Ordinary,	2,000
India Rubber Goods Manufacturer, superintending only.....	B 2 Preferred,	5,000
India Rubber Goods Manufacturer, not superintending or working in factory.....	A 1 Select,	10,000
Indian Agent, on reservation.....	D 4 Medium,	3,000
Indian Agencies, Inspector of.....	C 3 Ordinary,	5,000
Ink Maker.....	C 3 Ordinary,	2,000
Ink Manufacturer, superintending only.....	B 2 Preferred,	5,000
Ink Manufacturer, not superintending or working in factory.....	A 1 Select,	10,000
Insane Keeper or Attendant of.....	C 3 Ordinary,	2,000
INSPECTORS:		
Custom House.....	B 2 Preferred,	5,000
Of Boilers.....	C 3 Ordinary,	5,000
Of Buildings (city officer).....	B 2 Preferred,	5,000
Of Customs, train service.....	C 3 Ordinary,	3,000
Of Elevators.....	C 3 Ordinary,	3,000
Of Factories (State Official).....	B 2 Preferred,	5,000
Of Flour or Grain.....	C 3 Ordinary,	5,000

Occupation.		Class.	Limit of Risk.
Of Foods and Drugs.....	BS	2+ Ex. Pref.,	\$5,000
Of Hulls.....	D	4 Medium,	2,000
Of Immigrants in City.....	BS	2+ Ex. Pref.,	3,000
Of Immigrants, at border (not insurable).....	H	X Ex. Peril.,	500
Of Indian Agencies.....	C	3 Ordinary,	5,000
Of Live Stock U. S. Government.....	D	4 Medium,	3,000
Of Lumber, in mill.....	D	4 Medium,	2,000
Of Lumber, in woods.....	D	4 Medium,	2,000
Of Lumber, in yard.....	C	3 Ordinary,	3,000
Of Meters, Electric, Gas or Water.....	BS	2+ Ex. Pref.,	2,000
Of Mines.....	D	4 Medium,	2,500
Of Oil (Deputy State Inspector).....	BS	2+ Ex. Pref.,	3,000
Of Stock Yards, not handling stock.....	C	3 Ordinary,	3,000
Of Stone Work or Masonry.....	C	3 Ordinary,	5,000
Of Street Railways.....	C	3 Ordinary,	2,000
Of Telegraph, not lineman.....	C	3 Ordinary,	2,000
Of Telephone, not lineman.....	B	2 Preferred,	2,000
Insurance Adjuster, fire, sole occupation.....	B	2 Preferred,	10,000
Insurance Adjuster (not fire insurance).....	A	1 Select,	10,000
Insurance Agent, Broker or Solicitor.....	A	1 Select,	10,000
Insurance Solicitor or Agent on Railroad.....	C	3 Ordinary,	5,000
Insurance Clerk.....	A	1 Select,	5,000
Insurance Officer of Corporation.....	A	1 Select,	10,000
Insurance Surveyor.....	B	2 Preferred,	5,000
Instructor, Manual Training School.....	C	3 Ordinary,	3,000
Interpreter.....	A	1 Select,	5,000
Inventor, using machinery.....	DS	5 Special,	2,000
Inventor, using hand tools only.....	C	3 Ordinary,	3,000
Iron or Steel Erecting Contractor, office and superintending duties only.....	D	4 Medium,	5,000
Iron or Steel Workers (see pp. 353).....			

IRON BUILDING, BRIDGE OR ROOF WORKS, SHOP ONLY:

Foreman, in works.....	D	4 Medium,	2,500
Manufacturer, superintending only.....	C	3 Ordinary,	5,000
Manufacturer not superintending or working in shop	B	2 Preferred,	10,000
Operative, in works.....	E	6 Hazardous,	1,000
Iron or Steel Building, Construction Work Employees, same as Bridge Builders (see page 324).....			
Iron Foundry Proprietor, Manager or Superintendent, superintending only.....	C	3 Ordinary,	5,000
Iron Foundry Proprietor, not superintending or working in foundry.....	B	2 Preferred,	10,000
Iron and Steel Merchant (not junk), not handling.....	B	2 Preferred,	10,000
Iron Railing Maker.....	DS	5 Special,	2,000

IRRIGATION WORKS:

Ditch Rider or Canal Rider.....	D	4 Medium,	2,000
Water Master, assistant.....	C	3 Ordinary,	3,000
Water Master, no manual labor.....	B	2 Preferred,	5,000
Ivory or Bone Carver, hand tools only.....	C	3 Ordinary,	2,000
Ivory or Bone Machine Worker.....	E	6 Hazardous,	1,500
Jailor.....	D	4 Medium,	2,000
Janitor (see Window Cleaner).....	C	3 Ordinary,	3,000
Japanner.....	C	3 Ordinary,	2,000
Jeweler, shop or factory work.....	C	3 Ordinary,	3,000
Jeweler in store, repairing clocks and watches.....	BS	2+ Ex. Pref.,	3,000
Jeweler, merchant, not repairer.....	A	1 Select,	10,000
Jockey (not insurable).....	H	X Ex. Spl. Haz.,	500
Joiner (see Carpenter).....			
Junk Dealer.....	D	4 Medium,	2,000
Junk Dealer, proprietor, supervising only.....	C	3 Ordinary,	5,000
Keeper of Insane.....	C	3 Ordinary,	2,000
Kindling Wood Chopper or Sawyer.....	E	6 Hazardous,	1,000
Knife Grinder (see Cutlery).....			
Knitting Mill Operative.....	C	3 Ordinary,	2,000
Knitting Mill Proprietor, superintending only.....	B	2 Preferred,	5,000
Knitting Mill Proprietor, not superintending or working in mill.....	A	1 Select,	10,000
Labor Union Organizer and Business Agent.....	D	4 Medium,	2,500

LABORER:

Common (state nature of work).....	E	6 Hazardous,	1,000
Farm.....	F	7 Ex. Haz.,	1,000
Steam Shovel.....	E	6 Hazardous,	1,000
Steel or Iron Works.....	E	6 Hazardous,	1,000

Occupation.		Class.	Limit of Risk.
Warehouse or Grain Elevator.....	DS 5	Special,	\$1,500
Wharf.....	E 6	Hazardous,	1,000
Lace Maker.....	C 3	Ordinary,	2,000
Lace Manufacturer, superintending only.....	B 2	Preferred,	5,000
Lace Manufacturer, not superintending or working in mill.....	A 1	Select,	10,000
Lacquer Worker.....	D 4	Medium,	2,000
Ladder Maker.....	E 6	Hazardous,	1,500
Ladder Maker, not using machinery.....	D 4	Medium,	2,000
Ladder Manufacturer, superintending only.....	C 3	Ordinary,	5,000
Ladder Manufacturer, not superintending or working in mill.....	B 2	Preferred,	10,000
Lake Seaman or Sailor (not insurable).....	H X	Ex. Spl. Haz.,	500
Lamp Lighter, on railroad.....	D 4	Medium,	1,500
Lamp Lighter, not on railroad.....	C 3	Ordinary,	1,500
Lamp or Lantern Maker.....	D 4	Medium,	2,000
Lamp or Lantern Manufacturer, superintending only.....	B 2	Preferred,	10,000
Lamp or Lantern Manufacturer, not superintending or working in factory.....	A 1	Select,	10,000
Land Agent, United States or R. R.....	B 2	Preferred,	5,000
Land Surveyor, field work.....	C 3	Ordinary,	5,000
Land Surveyor, consulting or office duties only.....	A 1	Select,	10,000
Lapidary.....	C 3	Ordinary,	3,000
Last Maker.....	D 4	Medium,	2,500
Lathe Hand.....	DS 5	Special,	2,000
Lather.....	D 4	Medium,	2,000
Lathing Contractor, office and superintending duties only.....	C 3	Ordinary,	5,000
Laundryman.....	C 3	Ordinary,	2,000
Laundry Proprietor, not driving wagon, supervising only.....	B 2	Preferred,	5,000
Laundry Proprietor, office duties only.....	A 1	Select,	10,000
Law Student (insurable for death and dismemberment only).....	B 2	Preferred,	3,000
Lawyer.....	A 1	Select,	10,000
Lead Miner (see Ore Miner, p. 372).....			

LEAD, SHEET, WHITE OR PIPE:

Burner.....	D 4	Medium,	2,000
Maker.....	D 4	Medium,	2,000
Manufacturer, superintending only.....	C 3	Ordinary,	5,000
Manufacturer, not superintending or working in factory.....	A 1	Select,	10,000
Superintendent.....	C 3	Ordinary,	5,000
Leather Bag, Satchel or Trunk Maker.....	C 3	Ordinary,	2,000
Leather Bag, Satchel or Trunk Manufacturer, superintending only.....	B 2	Preferred,	5,000
Leather Bag, Satchel or Trunk Manufacturer, not superintending or working in factory.....	A 1	Select,	10,000
Leather Board Maker.....	D 4	Medium,	2,000
Leather Board Manufacturer, superintending only.....	B 2	Preferred,	5,000
Leather Board Manufacturer, not superintending or working in factory.....	A 1	Select,	10,000
Leather Cutter.....	DS 5	Special,	1,500
Leather Dyer.....	C 3	Ordinary,	2,000
Leather Maker (see Tannery Employees).....			
Leather Manufacturer, superintending only.....	C 34	Ordinary,	5,000
Leather Manufacturer, not superintending or working in factory or tannery.....	A 1	Select,	10,000
Leather Merchant.....	B 2	Preferred,	10,000
Leather Splitter.....	E 6	Hazardous,	1,500
Leather Splitter, using Barton or Union Machine.....	D 4	Medium,	2,000
Lecturer.....	A 1	Select,	5,000
Letter Carrier, rural free delivery, no other duties.....	D 4	Medium,	2,000
Letter Carrier, city.....	B 2	Preferred,	3,000
Letter Cutter in marble or stone.....	C 3	Ordinary,	2,000
Level or Rule Maker, Sawyer.....	DS 5	Special,	2,000
Level or Rule Maker, pressman or finisher.....	C 3	Ordinary,	2,000
Level or Rule Manufacturer, superintending only.....	B 2	Preferred,	5,000
Level or Rule Manufacturer, not superintending or working in factory.....	A 1	Select,	10,000
Lexicographer.....	A 1	Select,	5,000
Librarian.....	A 1	Select,	5,000
Librettist.....	A 1	Select,	5,000
Life Saving Station Member (not insurable).....	H X	Ex. Peril,	500
Lighterman.....	E 6	Hazardous,	1,000
Lighthouse Inspector.....	C 3	Ordinary,	5,000
Lighthouse or Lightship Keeper.....	D 4	Medium,	2,000
Lightning Rod Maker, erecting.....	E 6	Hazardous,	1,000
Lightning Rod Maker, not erecting.....	DS 5	Special,	2,500

Occupation.		Class.	Limit of Risk.
Lightning Rod Manufacturer, superintending only.....	C	3 Ordinary,	\$5,000
Lightning Rod Manufacturer, not superintending or working in factory.....	B	2 Preferred,	10,000
Lime and Cement Merchant, supervising only.....	C	3 Ordinary,	5,000
Limestone Burner or Quarrier.....	E	6 Hazardous,	1,500
Lineman, telegraph or telephone.....	DS	5 Special,	1,500
Linoleum Works Operative.....	D	4 Medium,	1,500
Linoleum Works Superintendent.....	C	3 Ordinary,	5,000
Linotype Fixer or Repairer.....	C	3 Ordinary,	2,000
Linotype Operator, no press work.....	B	2 Preferred,	3,000
Liquor Merchant, tending bar.....	D	4 Medium,	2,500
Liquor Merchant, not tending bar.....	C	3 Ordinary,	3,000
Liquor Merchant, wholesale, no bar, not handling cases	B	2 Preferred,	10,000
Lithograph Artist.....	B	2 Preferred,	5,000
Lithographer.....	C	3 Ordinary,	2,500
Lithographer, Proprietor, superintending only.....	B	2 Preferred,	5,000
Lithographer, Proprietor, office duties, not superintending	A	1 Select,	10,000
Livery Stable Groom or Hostler.....	DS	5 Special,	1,500
Livery Stable Proprietor, working.....	D	4 Medium,	2,000
Livery Stable Proprietor, supervising only.....	C	3 Ordinary,	5,000
Live Stock (see also Cattle, Horse or Stock Yards).....			
Live Stock Commission Broker at Stock Exchange, Chicago, Kansas City, Omaha, St. Louis.....	C	3 Ordinary,	5,000
Live Stock Dealer, visiting yards or ranches, not tending in transit.....	DS	5 Special,	2,500
Live Stock Dealer, not entering pens or handling stock...	D	4 Medium,	3,000
Live Stock Raiser, not cowboy, not tending stock in transit	E	6 Hazardous,	2,000
Live Stock Raiser, supervising only.....	D	4 Medium,	3,000
Live Stock Shipper, tending in transit.....	F	7 Ex. Haz.,	1,000
Lobster Boiler, not on boat or at wharf.....	C	3 Ordinary,	2,000
Locksmith.....	C	3 Ordinary,	2,500
Longshoreman.....	E	6 Hazardous,	1,000
Looking-Glass Maker.....	C	3 Ordinary,	2,000
Looking-Glass Manufacturer, superintending only.....	B	2 Preferred,	5,000
Looking-Glass Manufacturer, not superintending or working in factory.....	A	1 Select,	10,000
Lumber Dealer, in woods, not measuring or handling....	C	3 Ordinary,	5,000
Lumber Dealer, loading piling or delivering.....	DS	5 Special,	2,000
Lumber Dealer, salesman in yard, not piling, loading or delivering.....	C	3 Ordinary,	5,000
Lumber Merchant, not in woods.....	C	3 Ordinary,	5,000
Lumber Merchant, office and supervising only, not salesman in yard.....	B	2 Preferred,	10,000

LUMBERMEN IN WOODS:

Boom Master.....	DS	5 Special,	2,000
Brakeman on Logging Train, same as Freight Brakeman.....			
Chain Tender.....	E	6 Hazardous,	1,000
Conductor of Logging Train.....	F	7 Ex. Haz.,	1,500
Cook in Logging Camp.....	DS	5 Special,	1,500
Engineer or Fireman on Logging Train.....	F	7 Ex. Haz.,	1,500
Flume Tender and Inspector.....	D	4 Medium,	1,000
Foreman or Overseer in Woods, or on river drive....	DS	5 Special,	2,000
Hewer.....	G	8 Perilous,	500
Inspector.....	D	4 Medium,	2,000
Jack Screwer, in woods.....	E	6 Hazardous,	1,000
Knot Sawyer.....	F	7 Extra Haz.,	1,000
Laborer, loading or unloading logging trains.....	F	7 Extra Haz.,	1,000
Log Collector in booms.....	E	6 Hazardous,	1,500
Log Scaler in boom.....	E	6 Hazardous,	1,000
Log Scaler or Lumber Counter, not in boom.....	D	4 Medium,	2,000
Logger, Chopper or Sawyer.....	G	8 Perilous,	500
Peeler in woods.....	E	6 Hazardous,	1,000
Piler.....	E	6 Hazardous,	1,000
Proprietor or Manager, superintending in woods or on river drive.....	D	4 Medium,	5,000
Proprietor or Manager, office duties, not superintending work in mills, yards, woods or on river drive.....	B	2 Preferred,	10,000
Raftsmen or River Driver.....	F	7 Extra Haz.,	1,000
Salesman.....	C	3 Ordinary,	5,000
Saw Filer.....	D	4 Medium,	2,000
Skid Greaser or Sniper in woods.....	E	6 Hazardous,	1,000
Slide Master.....	D	4 Medium,	2,000
Slip Tender.....	DS	5 Special,	1,500
Superintendent in woods or on river drive, not foreman	D	4 Medium,	5,000

Occupation.	Class.	Limit of Risk.
Swamper or Road-builder.....	E 6 Hazardous,	\$1,000
Tallyman.....	D 4 Medium,	2,000
Teamster on River drive.....	F 7 Extra Haz.,	1,000
Teamster in woods.....	E 6 Hazardous,	1,000
Timber Cruiser.....	C 3 Ordinary,	3,000
Time Keeper.....	C 3 Ordinary,	3,000
Water Carrier.....	DS 5 Special,	1,000

LUMBER MILLS OR YARDS—EMPLOYEES:

Bolter, Shingle.....	E 6 Hazardous,	1,500
Culler or Packer, Shingle.....	D 4 Medium,	2,000
Edger.....	E 6 Hazardous,	1,000
Engineer stationary engine.....	D 4 Medium,	2,500
Fireman stationary engine.....	D 4 Medium,	2,000
Foreman.....	D 4 Medium,	3,000
Frizzer or Molding machine worker.....	F 7 Ex. Haz.,	1,000
Inspector in mill.....	D 4 Medium,	2,000
Inspector in yard.....	C 3 Ordinary,	3,000
Jointer, Shingle.....	E 6 Hazardous,	1,500
Laborer, in mill.....	E 6 Hazardous,	1,000
Laborer or Piler in Yards.....	E 6 Hazardous,	1,500
Log Canter, dodger or jacker.....	E 6 Hazardous,	1,000
Log Scaler or Lumber Counter.....	C 3 Ordinary,	2,000
Lumber Shover or Vessel Unloader.....	DS 5 Special,	1,500
Lumber Grader.....	D 4 Medium,	3,000
Marker.....	C 3 Ordinary,	3,000
Millwright.....	E 6 Hazardous,	1,500
Off-bearer.....	E 6 Hazardous,	1,500
Oiler.....	E 6 Hazardous,	1,000
Operative, not using large circular saw, planer, frizzer, or molding machine.....	E 6 Hazardous,	1,500
Planer.....	F 7 Ex. Haz.,	1,000
Proprietor or Manager, mill, superintending only.....	C 3 Ordinary,	5,000
Proprietor or Manager, mill, office duties, not superintending.....	B 2 Preferred,	10,000
Salesman in yard.....	C 3 Ordinary,	3,000
Salesman, not in yards or woods, office duties and traveling only.....	A 1 Select,	10,000
Saw Blocker.....	C 3 Ordinary,	3,000
Saw Filer.....	D 4 Medium,	2,000
Sawyer, Band (cutting logs), Gange or Shingle.....	E 6 Hazardous,	1,500
Sawyer, Band, Basket, Match Splint.....	DS 5 Special,	2,000
Sawyer, circular, cutting logs.....	F 7 Ex. Haz.,	1,000
Sawyer, circular, not cutting logs.....	E 6 Hazardous,	1,500
Sawyer, circular, using automatic saw guard.....	DS 5 Special,	2,000
Sawyer, Veneer.....	DS 5 Special,	2,000
Setter, circular saw.....	E 6 Hazardous,	1,000
Setter, band saw.....	D 4 Medium,	1,500
Slip Tender.....	DS 5 Special,	1,500
Stripper in Lath Mill.....	E 6 Hazardous,	1,500
Superintendent.....	C 3 Ordinary,	5,000
Tallyman in mill.....	D 4 Medium,	2,000
Tallyman in yard.....	C 3 Ordinary,	3,000
Teamster.....	E 6 Hazardous,	1,500
Trimmer.....	E 6 Hazardous,	1,500
Turner.....	D 4 Medium,	2,500
Universal Wood Worker, operative.....	F 7 Ex. Haz.,	1,000
Machine Shop Foreman.....	D 4 Medium,	2,500
Machine Shop Proprietor, superintending only.....	C 3 Ordinary,	5,000
Machine Shop Proprietor, office duties, not superintending in shop.....	B 2 Preferred,	10,000
Machine Shop Superintendent.....	C 3 Ordinary,	5,000
Machinist.....	DS 5 Special,	2,500
Machinist Helper or Apprentice.....	DS 5 Special,	1,000
Machinery Installation Contractor, office and superintending duties only.....	C 3 Ordinary,	5,000
Machinery Salesman or Agent, supervising the setting up and testing of machinery.....	C 3 Ordinary,	4,000
Machinery Salesman or Agent, not handling.....	B 2 Preferred,	5,000
Machine Thresher.....	E 6 Hazardous,	1,000
Mail Agent, on train.....	DS 5 Special,	2,000
Mail Agent, street railway.....	C 3 Ordinary,	2,000
Mail Carrier, star route.....	D 4 Medium,	2,000
Mail Carrier, rural free delivery, no other duties.....	D 4 Medium,	2,000
Mail Carrier, city.....	B 2 Preferred,	3,000
Mail Transfer Clerk at station, not going on to trains.....	C 3 Ordinary,	3,000
Mail Van or Wagon Driver.....	D 4 Medium,	2,000

Occupation.		Class.	Limit of Risk.
Malleable Iron Worker.....	D	4 Medium,	\$2,000
Maltster.....	C	3 Ordinary,	3,000
Maltster, Proprietor, superintending only.....	B	2 Preferred,	5,000
Maltster, Proprietor, office duties, not superintendent....	A	1 Select,	10,000
Manicure (male).....	B	2 Preferred,	3,000
Mantel Maker, wood (same as Furniture Factory Employee).....			
Mantel Setter, marble, wood or tile.....	D	4 Medium,	3,000
Mantel or Tile Manufacturer, superintending only.....	C	3 Ordinary,	5,000
Mantel or Tile Manufacturer, not superintending or working in factory.....	B	2 Preferred,	10,000
Manual Training School Teacher.....	C	3 Ordinary,	3,000
Manufacturer (see special heads).....			
Marble Cutter or Dresser.....	C	3 Ordinary,	2,000
Marble Mason or Setter, outside work.....	D	4 Medium,	2,000
Marble Mason or Setter, inside work.....	D	4 Medium,	2,000
Marble or Stone Setting Contractor, office and superintending duties only.....	C	3 Ordinary,	5,000
Marble Quarryman.....	E	6 Hazardous,	1,000
Marble Yard, Proprietor, supervising.....	B	2 Preferred,	10,000
Marine Surveyor of Hulls.....	D	4 Medium,	3,000
Marketman, wholesale, delivering.....	D	4 Medium,	3,000
Marketman, stall or shop.....	C	3 Ordinary,	3,000
Marketman, proprietor, delivering.....	D	4 Medium,	2,500
Marketman, Proprietor, not cutting meat or driving wagon	B	2 Preferred,	5,000
Marksman, expert.....	D	4 Medium,	2,500
Marshal, City, making arrests.....	D	4 Medium,	2,000
Marshal, City, office duties only, not making arrests.....	B	2 Preferred,	5,000
Marshal or Deputy, U. S., suppressing illicit distilling (not insurable).....	H	X Ex. Spl. Haz.,	500
Marshal or Deputy, U. S., not suppressing illicit distilling	D	4 Medium,	2,500
Marshal, U. S., not making arrests.....	B	2 Preferred,	10,000
Mason, brick, stone or marble.....	DS	5 Special,	2,000
Mason Contractor, office and superintending duties only	C	3 Ordinary,	10,000
Mason, marble, inside work.....	D	4 Medium,	2,000
Massage Parlor Attendant.....	D	4 Medium,	2,000
Massage Parlor Proprietor, not attendant.....	B	2 Preferred,	5,000
Masseur.....	D	4 Medium,	2,000
Mast, Oar or Block Maker.....	D	4 Medium,	2,000
Master or Mate (see Vessels).....			
Master in Chancery.....	A	1 Select,	10,000
Master Mechanic.....	D	4 Medium,	3,000
Master Mechanic, superintending only.....	C	3 Ordinary,	5,000
Mat or Matting Maker.....	C	3 Ordinary,	2,000
Mat or Matting Manufacturer, superintending only.....	B	2 Preferred,	5,000
Mat or Matting Manufacturer, not superintending or working in factory.....	A	1 Select,	10,000
Match Maker, splint sawyer.....	DS	5 Special,	2,000
Match Maker, not sawyer.....	D	4 Medium,	2,000
Match Manufacturer, superintending only.....	C	3 Ordinary,	5,000
Match Manufacturer, not superintending or working in mill.....	A	1 Select,	10,000
Mattress Maker.....	C	3 Ordinary,	2,000
Mattress Manufacturer, superintending only.....	B	2 Preferred,	5,000
Mattress Manufacturer, not superintending or working in factory.....	A	1 Select,	10,000
Meat Inspector, government.....	C	3 Ordinary,	5,000
Meat Salesman and deliverer, wholesale.....	D	4 Medium,	3,000
Meat Salesman, wholesale only, not handling.....	B	2 Preferred,	5,000
Mechanical Engineer, constructing.....	D	4 Medium,	3,000
Mechanical Engineer, superintending only.....	C	3 Ordinary,	5,000
Mechanical Engineer, office duties and designing only....	A	1 Select,	10,000
Medical Student (insurable for death and dismemberment only).....	BS	2+ Ex. Pref.	3,000

MERCHANTS—WHOLESALE:

Always state kind of goods sold.....	A	1 Select,	10,000
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MERCHANTS—RETAIL:

Always state kind of goods sold.....			
Agricultural Implements, handling machinery.....	C	3 Ordinary,	4,000
Agricultural Implements, not handling machinery..	B	2 Preferred,	5,000
Art or Books.....	A	1 Select,	10,000
Baker, office or counter work only.....	B	2 Preferred,	5,000
Bicycles.....	C	3 Ordinary,	3,000
Bicycles, not repairing.....	B	2 Preferred,	5,000
Boots and Shoes, working at bench in store.....	C	3 Ordinary,	3,000

Occupation.		Class.	Limit of Risk.
Boots and Shoes, not working at bench.....	B 2	Preferred,	\$10,000
Building Materials, supervising only.....	C 3	Ordinary,	5,000
Building Materials, office duties only.....	B 2	Preferred,	5,000
Carriage or Wagon, handling or setting up.....	C 3	Ordinary,	3,000
Carriage or Wagon, not handling or setting up.....	B 2	Preferred,	10,000
Cigars and Tobacco.....	A 1	Select,	5,000
Clothing.....	A 1	Select,	10,000
Coal, office and supervising only.....	B 2	Preferred,	10,000
Coal (office duties and traveling only).....	A 1	Select,	10,000
Commission, handling goods (not live stock).....	C 3	Ordinary,	4,000
Commission, not handling goods (not live stock).....	B 2	Preferred,	10,000
Confectionery, candy maker.....	C 3	Ordinary,	3,000
Confectionery, not candy maker.....	A 1	Select,	10,000
Crockery.....	B 2	Preferred,	10,000
Department Store, in city.....	A 1	Select,	10,000
Druggist, not Chemist.....	A 1	Select,	10,000
Dry Goods.....	A 1	Select,	10,000
Fancy Goods.....	A 1	Select,	10,000
Flour and Grain, delivering.....	D 4	Medium,	2,000
Flour and Grain, handling, not delivering.....	C 3	Ordinary,	3,000
Flour and Grain, not handling.....	B 2	Preferred,	5,000
Fruit, handling.....	C 3	Ordinary,	3,000
Fruit, not handling.....	B 2	Preferred,	5,000
Furniture, repairing, handling goods or delivering..	D 4	Medium,	2,000
Furniture, not repairing, office and selling duties only	B 2	Preferred,	10,000
Furs, making and repairing.....	C 3	Ordinary,	3,000
Furs, not making or repairing.....	A 1	Select,	5,000
General Country Store (groceries, hardware, dry goods, etc.), delivering goods.....	D 4	Medium,	3,000
General Country Store (dry goods, groceries, hard- ware, etc.), not delivering.....	C 3	Ordinary,	5,000
Gentlemen's Furnishing Goods.....	A 1	Select,	10,000
Glassware.....	B 2	Preferred,	10,000
Grocery, delivering goods, or soliciting orders with wagon.....	D 4	Medium,	3,000
Grocery, office and counter only.....	B 2	Preferred,	10,000
Hair.....	B 2	Preferred,	5,000
Hardware, delivering.....	D 4	Medium,	3,000
Hardware, office and counter duties only.....	B 2	Preferred,	10,000
Hats.....	A 1	Select,	10,000
Hay and Feed, delivering.....	D 4	Medium,	2,000
Hay and Feed, handling, not delivering.....	C 3	Ordinary,	3,000
Hay and Feed, not handling.....	B 2	Preferred,	5,000
Hides and Pelts, handling.....	C 3	Ordinary,	3,000
Hides and Pelts, not handling.....	B 2	Preferred,	5,000
Hops.....	B 2	Preferred,	5,000
Iron and Steel (not junk), not handling.....	B 2	Preferred,	10,000
Jewelry, not repairer.....	A 1	Select,	10,000
Jewelry, repairer.....	BS 2+	Ex. Pref.,	3,000
Leather.....	B 2	Preferred,	10,000
Lime and Cement, supervising only.....	C 3	Ordinary,	5,000
Liquor, not tending bar.....	C 3	Ordinary,	3,000
Liquor, tending bar.....	D 4	Medium,	2,500
Lumber, loading, piling or delivering.....	DS 5	Special,	2,000
Lumber, salesman in yard, not piling, loading or de- livering.....	C 3	Ordinary,	5,000
Lumber, office and supervising only, not salesman in yard.....	B 2	Preferred,	10,000
Machinery, setting up and testing.....	C 3	Ordinary,	4,000
Machinery, not handling.....	B 2	Preferred,	5,000
Millinery.....	A 1	Select,	10,000
Musical Instruments, handling or delivering pianos..	D 4	Medium,	3,000
Musical Instruments, not handling or delivering pianos.....	A 1	Select,	10,000
Notions.....	A 1	Select,	10,000
Optical Goods.....	B 2	Preferred,	5,000
Paints, Oils and Glass.....	C 3	Ordinary,	5,000
Paper Stock, handling.....	C 3	Ordinary,	3,000
Paper Stock, not handling.....	B 2	Preferred,	10,000
Plumbers' Supplies, superintending only.....	B 2	Preferred,	5,000
Produce, handling.....	C 3	Ordinary,	3,000
Produce (not General Store), not handling.....	BS 2+	Ex. Pref.,	10,000
Rubber Goods.....	B 2	Preferred,	5,000
Seeds, handling.....	C 3	Ordinary,	3,000
Seeds, not handling.....	B 2	Preferred,	5,000
Shoes, working at bench.....	C 3	Ordinary,	3,000
Shoes, not working at bench.....	B 2	Preferred,	10,000

Occupation.	Class.	Limit of Risk.
Sporting Goods, counter duties only.....	B 2 Preferred,	\$5,000
Stationery.....	A 1 Select,	10,000
Stone, supervising only.....	C 3 Ordinary,	5,000
Stoves and Tinware, setting up.....	C 3 Ordinary,	3,000
Stoves and Tinware, not setting up.....	B 2 Preferred,	10,000
Tailor, cutting, hand work only.....	B 2 Preferred,	5,000
Tailor, not cutter.....	A 1 Select,	10,000
Tea and Coffee.....	A 1 Select,	10,000
Tobacco.....	A 1 Select,	5,000
Wall Paper, office and selling duties only.....	B 2 Preferred,	5,000
Wood, working.....	DS 5 Special,	2,000
Wood, supervising only.....	B 2 Preferred,	10,000
Wool.....	A 1 Select,	10,000
Merry-go-round Operator.....	E 6 Hazardous,	1,000
Merry-go-round Proprietor, supervising only.....	C 3 Ordinary,	5,000
Messenger, express on trains.....	DS 5 Special	2,000
Messenger, City.....	B 2 Preferred,	1,000
Messenger, milk train.....	D 4 Medium,	2,000
Metal Refiner (see also Gold and Silver).....	C 3 Ordinary,	2,000
Metal Refiner, superintending only.....	B 2 Preferred,	5,000
Metal Refiner, not superintending or working in refinery	A 1 Select,	10,000
Metal Spinner or Presser.....	D 4 Medium,	2,000
Metallurgist (not assayer).....	B 2 Preferred,	10,000
Meter Reader, electric, gas or water.....	BS 2+ Ex. Pref.,	2,000
Militia Man, peace service, to be rated in his usual occupation		
Militia Man, war service (not insurable).....	H X Ex. Spl. Haz.,	500
Milk Agent or Messenger on train.....	D 4 Medium,	2,000
Milkman, milking or tending stock.....	DS 5 Special,	1,500
Milkman, delivering only, not farmer.....	D 4 Medium,	2,000
Milkman, Proprietor, not milking or tending stock superintending only.....	C 3 Ordinary,	5,000
Miller, flour, grain or talc, laborer.....	DS 5 Special,	1,500
Miller, flour, grain or talc, not laborer.....	C 3 Ordinary,	3,000
Miller, Proprietor, superintending only.....	B 2 Preferred,	5,000
Miller, Proprietor, not superintending or working in mill	A 1 Select,	10,000
Mill Gauger, water service.....	C 3 Ordinary,	2,000
Milliner (male).....	B 2 Preferred,	5,000
Millwright.....	E 6 Hazardous,	1,500
Millwright, superintending only.....	C 3 Ordinary,	5,000
Mineral or Soda Water Maker or Bottler.....	D 4 Medium,	2,000
Mineral or Soda Water Manufacturer, superintending only	B 2 Preferred,	5,000
Mineral or Soda Water Manufacturer, office duties, not superintending.....	A 1 Select,	10,000
Miners (see pp. 351, 352).....		
Mine (coal) General Manager.....	C 3 Ordinary,	5,000
Mine (ore) General Manager, superintending inside and outside work.....	D 4 Medium,	3,000
Mine (ore) General Manager, not superintending inside work.....	C 3 Ordinary,	5,000
Mine Inspector.....	D 4 Medium,	2,500
Mine Owner, Broker, Dealer, Buyer or Seller, visiting or entering mines.....	C 3 Ordinary,	5,000
Mining Broker or Officer in city, not visiting or entering mine.....	A 1 Select,	10,000
Mining Engineer.....	D 4 Medium,	3,000
Mining Prospector (not-insurable).....	H X Ex. Peril,	500
Minister, clergyman.....	B 2 Preferred,	5,000
Missionary (not insurable if to foreign lands).....	B 2 Preferred,	5,000
Model Maker.....	E 6 Hazardous,	1,500
Model Maker, not using machinery.....	D 4 Medium,	2,000
Mold Maker.....	DS 5 Special,	2,000
Molder, pourer.....	E 6 Hazardous,	2,000
Molder, not pourer.....	DS 5 Special,	2,000
Molder, foreman.....	D 4 Medium,	3,000
Monotype Machine Operator.....	C 3 Ordinary,	3,000
Monument Worker, or Setter.....	D 4 Medium,	2,000
Monument Manufacturer, superintending only.....	B 2 Preferred,	5,000
Monument Manufacturer, office duties, not superintending	A 1 Select,	10,000
Molding-machine Worker.....	F 7 Ex. Haz.,	1,000
Morocco Dresser.....	C 3 Ordinary,	2,000
Mosaic Setter.....	C 3 Ordinary,	3,000
Motorman, street railroad.....	D 4 Medium,	2,000
Moving Picture Machine Operator.....	DS 5 Special,	1,000
Mowing Machine Knife Grinder.....	E 6 Hazardous,	1,000
Mule Buyer, visiting yards, not tending in transit.....	D 4 Medium,	2,000
Music Teacher.....	BS 2+ Ex. Pref.,	5,000

Occupation.	Class.	Limit of Risk.
Musician.....	B 2 Preferred,	\$5,000
Musician, with circus.....	C 3 Ordinary,	3,000
Musical Goods Merchant, not handling or delivering pianos.....	A 1 Select,	10,000
Musical Goods Merchant, handling or delivering pianos.....	D 4 Medium,	3,000
Musical Instrument Maker.....	DS 5 Special,	2,000
Musical Instrument Maker, not using machinery.....	C 3 Ordinary,	2,500
Musical Instrument Manufacturer, superintending only.....	B 2 Preferred,	5,000
Musical Instrument Manufacturer, not superintending or working in factory.....	A 1 Select,	10,000
Musical Instrument Case Maker (same as Cabinet Maker, page 325).....	DS 5 Special,	2,000
Nail Maker or Chopper.....	C 3 Ordinary,	5,000
Nail Manufacturer, superintending only.....	A 1 Select,	10,000
Nail Manufacturer, not superintending or working in factory.....	D 4 Medium,	2,500
Naturalist, gathering specimens.....	B 2 Preferred,	5,000
Naturalist, office or shop work only.....	C 3 Ordinary,	2,000
Nautical Instrument Maker.....	B 2 Preferred,	5,000
Nautical Instrument Manufacturer, superintending only.....	A 1 Select,	10,000
Nautical Instrument Manufacturer, not superintending or working in factory.....	C 3 Ordinary,	5,000
Naval Architect or Constructor, superintending only.....	B 2 Preferred,	10,000
Naval Architect or Constructor, designing, drafting and supervising, not superintending construction.....	H X Ex. Spl. Haz.,	500
Naval Officer, sea service (not insurable).....	B 2 Preferred,	10,000
Naval Officer, detached, inspecting duties, within limits of U. S. as they existed in 1897.....	B 2 Preferred,	5,000
Naval Officer, on shore duty, government yards, within limits of U. S. as they existed in 1897, retired or waiting orders (insurable for death only).....	C 3 Ordinary,	3,000
Naval Stores, Dealer, handling.....	B 2 Preferred,	10,000
Naval Stores, Dealer, not handling.....	C 3 Ordinary,	3,000
Naval Stores, Inspector.....	D 4 Medium,	2,000
Needle Maker.....	B 2 Preferred,	5,000
Needle Manufacturer, superintending only.....	E 1 Select,	10,000
Needle Manufacturer, not superintending or working in factory.....	C 3 Ordinary,	2,000
News Dealer, delivering.....	A 1 Select,	5,000
News Dealer, office and store duties only.....	C 3 Ordinary,	5,000
Nickelodeon Proprietor, not machine operator.....	C 3 Ordinary,	2,500
Night Lunch Proprietor or Helper.....	E 6 Hazardous,	1,000
Nightman, Scavenger.....	H X Ex. Spl. Haz.,	500
Nitroglycerin, or its compounds, maker, handler or custodian of (not insurable).....	DS 5 Special,	2,000
Noodle Manufacturer, working.....	B 2 Preferred,	2,000
Noodle Manufacturer, superintending only.....	BS 2+ Ex. Pref.,	3,000
Nurse.....	C 3 Ordinary,	2,000
Nurse of insane.....	B 2 Preferred,	3,000
Nurse (male).....	C 3 Ordinary,	3,000
Nurseryman.....	B 2 Preferred,	5,000
Nurseryman, Proprietor, superintending only.....	D 4 Medium,	2,000
Nut and Bolt (see Bolt and Nut).....	BS 2+ Ex. Pref.,	10,000
Oar, Block or Mast Maker.....		
Oculist.....		

OIL MILL (COTTON OR LINSEED) EMPLOYEES:

Attendant of Linter, not feeder.....	D 4 Medium,	1,500
Cakeman, not cutting.....	C 3 Ordinary,	2,000
Cooker.....	C 3 Ordinary,	1,500
Engineer, stationary engine.....	D 4 Medium,	2,500
Fireman, stationary engine.....	D 4 Medium,	2,000
Foreman of Machinery.....	D 4 Medium,	2,000
Gauger.....	C 3 Ordinary,	2,000
Laborer.....	E 6 Hazardous,	1,000
Linter Feeder.....	DS 5 Special,	1,500
Pressman.....	D 4 Medium,	2,000
Seed Inspector.....	C 3 Ordinary,	3,000
Shaver or Cake Cutter.....	E 6 Hazardous,	1,500
Superintendent.....	C 3 Ordinary,	5,000
Oil Mill Proprietor, superintending only.....	C 3 Ordinary,	5,000
Oil Mill Proprietor, not superintending or working in mill.....	A 1 Select,	10,000
Oil Well Broker, Salesman or Supply Dealer.....	B 2 Preferred,	10,000
Oil Well Operator or Producer, working.....	DS 5 Special,	2,500
Oil Well Operator or Producer, superintending only.....	C 3 Ordinary,	5,000
Oil Well Operator or Producer, inspecting only, not superintending or working about wells.....	BS 2+ Ex. Pref.,	10,000

Occupation.	Class.		Limit of Risk.
OIL WELL AND REFINERY EMPLOYEES:			
Barrel Painter.....	C	3 Ordinary,	\$2,000
Boiler Maker.....	DS	5 Special,	2,000
Box Maker.....	E	6 Hazardous,	1,500
Box Maker, not using machinery.....	D	4 Medium,	2,500
Brick Layer.....	DS	5 Special,	2,000
Casing Puller.....	D	4 Medium,	2,000
Cooper, using machinery.....	E	6 Hazardous,	1,500
Cooper, using hand tools only.....	D	4 Medium,	2,000
Driller.....	DS	5 Special,	2,000
Engineer, stationary engine.....	D	4 Medium,	2,500
Filterman.....	D	4 Medium,	2,000
Finisher, Sucker Rods.....	C	3 Ordinary,	2,000
Fireman, stationary engine.....	D	4 Medium,	2,000
Foreman at Crude Stills.....	C	3 Ordinary,	3,000
Foreman at Wells.....	DS	5 Special,	2,000
Gauger.....	C	3 Ordinary,	3,000
Hoister.....	D	4 Medium,	1,500
Inspector or Solderer of Can Department.....	C	3 Ordinary,	2,000
Laborer, pipe line.....	E	6 Hazardous,	1,500
Laborer.....	E	6 Hazardous,	1,500
Loader or Filler.....	D	4 Medium,	1,500
Machinist.....	DS	5 Special,	2,500
Paraffine Wax Maker.....	C	3 Ordinary,	2,000
Pressman, Can Department.....	D	4 Medium,	2,000
Pumpman.....	D	4 Medium,	2,000
Rig Builder.....	DS	5 Special,	2,000
Shooter (not insurable).....	H	X Ex. Peril,	500
Still Cleaner.....	D	4 Medium,	2,000
Stillman, firing or running stills at refinery.....	E	6 Hazardous,	1,500
Stillman, overseeing, not running or firing stills.....	C	3 Ordinary,	2,000
Superintendent of Oil Wells.....	C	3 Ordinary,	5,000
Superintendent of Pipe Line, outside duty.....	C	3 Ordinary,	5,000
Superintendent of Pipe Line, office duty only.....	B	2 Preferred,	10,000
Superintendent of Refinery, superintending only.....	B	2 Preferred,	5,000
Tank Builder.....	DS	5 Special,	2,000
Tank Keeper, at well.....	C	3 Ordinary,	3,000
Tool-Dresser.....	D	4 Medium,	2,000
Treater of Oil, in refinery.....	D	4 Medium,	2,000
Watchman.....	D	4 Medium,	1,500
Weigher.....	C	3 Ordinary,	2,000
Oiler, in shop.....	D	4 Medium,	2,000
Omnibus or Stage Driver.....	D	4 Medium,	2,000
Optical Instrument Maker.....	C	3 Ordinary,	2,000
Optical Instrument Manufacturer, superintending only.....	B	2 Preferred,	5,000
Optical Instrument Manufacturer, not superintending or or working in factory.....	A	1 Select,	10,000
Optician, shop work.....	C	3 Ordinary,	3,000
Optician, merchant.....	B	2 Preferred,	5,000
Orange Grove (see Orchard).....			
Orchard, laborer.....	DS	5 Special,	1,500
Orchard, fruit picker.....	D	4 Medium,	2,000
Orchard, fruit packer.....	C	3 Ordinary,	2,000
Orchard, Proprietor, superintending.....	C	3 Ordinary,	5,000
Orchard, Proprietor, supervising only.....	B	2 Preferred,	5,000
Ore Buyer, office duties and traveling only, not visiting or entering mines.....	A	1 Select,	10,000
Ore Mine Owner (same as Coal Mine Owner).....			
Ore Miners (see page 302).....			
Ore or Coal Dock (see Coal Dock).....			
Organist.....	BS	2+ Ex. Pref.,	5,000
Organ Maker.....	E	6 Hazardous,	1,500
Organ Maker, not using machinery.....	D	4 Medium,	2,500
Organ Manufacturer, superintending only.....	C	3 Ordinary,	5,000
Organ Manufacturer, not superintending or working in factory.....	B	2 Preferred,	10,000
Organ Tuner or Repairer, pipe organ.....	C	3 Ordinary,	3,000
Organ Tuner or Repairer, cabinet organ.....	B	2 Preferred,	3,000
Osteopath.....	D	4 Medium,	3,000
Oven Builder.....	D	4 Medium,	2,000
Oysterman.....	D	4 Medium,	2,000
Oysterman, superintending only.....	C	3 Ordinary,	5,000
Oyster or Fish Merchant, wholesale, office duties only.....	A	1 Select,	10,000
Oyster or Fish Merchant (working).....	C	3 Ordinary,	3,000
Oyster or Fish Merchant, supervising only.....	B	2 Preferred,	5,000
Packer, hay, cotton, pork or beef.....	D	4 Medium,	2,000
Packing-Case Maker.....	E	6 Hazardous,	1,500

Occupation.		Class.	Limit of Risk.
Packing Case Maker, not using machinery.....	D 4	Medium,	\$2,500
Packing Case Manufacturer, superintending only.....	C 3	Ordinary.	5,000
Packing-Case Manufacturer, not superintending or working in mill.....	B 2	Preferred,	10,000
PACKING HOUSE EMPLOYEES:			
Butcher, Dropper, Gutter or Gut Cleaner.....	D 4	Medium,	2,000
Butterine Room Man.....	C 3	Ordinary,	2,000
Buyer of Cattle or Hogs, traveling, not tending in transit.....	D 4	Medium,	3,000
Buyer of Cattle or Hogs at stockyards only.....	C 3	Ordinary,	5,000
Engineer, stationary engine.....	D 4	Medium,	2,500
Fertilizer Room Man.....	D 4	Medium,	1,500
Fireman, stationary engine.....	D 4	Medium,	2,000
Foreman, overseer of plant.....	C 3	Ordinary,	3,000
Header.....	DS 5	Special,	1,500
Ice Plant Man.....	DS 5	Special,	2,000
Inspector, Government.....	C 3	Ordinary,	5,000
Laborer.....	DS 5	Special,	1,000
Lard Refiner.....	C 3	Ordinary,	2,000
Packing Room Man.....	D 4	Medium,	2,000
Pickle Tender.....	D 4	Medium,	1,500
Route Salesman, from car.....	C 3	Ordinary,	5,000
Rumper.....	D 4	Medium,	2,000
Scraper.....	D 4	Medium,	2,000
Shackler, hogs.....	DS 5	Special,	1,500
Shaver.....	DS 5	Special,	2,000
Sider.....	D 4	Medium,	2,000
Splitter.....	D 4	Medium,	2,000
Sticker.....	D 4	Medium,	2,000
Superintendent.....	C 3	Ordinary,	5,000
Supply Room Man.....	C 3	Ordinary,	2,000
Tankman.....	D 4	Medium,	2,000
Truckman.....	D 4	Medium,	1,500
Watchman.....	C 3	Ordinary,	2,000
Packing House Manager Branch House, delivering.....	D 4	Medium,	3,000
Packing House Manager Branch House, handling, not delivering.....	C 3	Ordinary,	5,000
Packing House Manager Branch House, not handling, office duties and traveling only.....	A 1	Select,	10,000
Packing House Proprietor or Manager, superintending only.....	C 3	Ordinary,	5,000
Packing House Proprietor or Manager, office duties, not superintending or working in plant.....	A 1	Select,	10,000
Pail Makers (see Tub and Pail Factory Employees).....	C 3	Ordinary,	2,000
Paint and Color Maker.....	B 2	Preferred,	5,000
Paint and Color Manufacturer, superintending only.....	A 1	Select,	10,000
Paint and Color Manufacturer, not superintending or working in factory.....	C 3	Ordinary,	5,000
Paint and Color Merchant.....	BS 2+	Ex. Pref.,	5,000
Painting Contractor, office and superintending duties only.....	BS 2+	Ex. Pref.,	5,000
PAINTERS:			
Artist, outside sketching.....	C 3	Ordinary,	5,000
Artist, studio work only.....	A 1	Select,	10,000
Bridge work.....	DS 5	Special,	2,000
Carriage and Coach, in shop.....	BS 2+	Ex. Pref.,	3,000
Decorative, Fresco or Scene.....	C 3	Ordinary,	3,000
House or Sign.....	D 4	Medium,	3,000
Interior Finisher or Grainer.....	C 3	Ordinary,	3,000
Sign, shop work only.....	BS 2+	Ex. Pref.,	3,000
Paper Bag or Box Maker.....	C 3	Ordinary,	2,000
Paper Bag or Box Manufacturer, superintending only.....	B 2	Preferred,	5,000
Paper Bag or Box Manufacturer, not superintending or working in mill.....	A 1	Select,	10,000
Paper Hanger.....	C 3	Ordinary,	2,000
Paper Hanging Contractor, office and superintending duties only.....	BS 2+	Ex. Pref.,	5,000
Paper Manufacturer, supervising only.....	B 2	Preferred,	5,000
Paper Manufacturer, not superintending or working in mill.....	A 1	Select,	10,000
Paper Ruler.....	C 3	Ordinary,	2,500
Paper Stock Merchant, not handling.....	B 2	Preferred,	10,000
Paper Stock Merchant, handling.....	C 3	Ordinary,	3,000
PAPER MILL EMPLOYEES:			
(Always prefix "Paper" to these occupations).....			
Paper Acid Maker.....	D 4	Medium,	2,500
Paper Ash Wheeler.....	DS 5	Special,	1,500

Occupation.		Class.	Limit of Risk.
Paper Back Tender.....	DS 5	Special,	\$2,000
Paper Beaterman.....	D 4	Medium,	2,000
Paper Belt Fixer (not millwright).....	D 4	Medium,	2,000
Paper Blacksmith's Helper.....	DS 5	Special,	1,500
Paper Blacksmith.....	D 4	Medium,	2,000
Paper Bleacher.....	D 4	Medium,	2,000
Paper Broak Hustler.....	DS 5	Special,	1,500
Paper Buncher.....	C 3	Ordinary,	2,000
Paper Calendar Polls Man.....	C 3	Ordinary,	2,000
Paper Car Loader.....	D 4	Medium,	1,500
Paper Chief Engineer.....	C 3	Ordinary,	3,000
Paper Chip Conveyor Tender.....	C 3	Ordinary,	1,500
Paper Chip Loft Man.....	D 4	Medium,	1,500
Paper Clay Mixer.....	C 3	Ordinary,	1,500
Paper Coal Shed Employees.....	DS 5	Special,	1,500
Paper Coal Wheeler.....	DS 5	Special,	1,500
Paper Colorist.....	C 3	Ordinary,	1,500
Paper Core Cleaner.....	C 3	Ordinary,	1,500
Paper Core Maker.....	D 4	Medium,	1,500
Paper Cutter Tender.....	C 3	Ordinary,	2,000
Paper Drainer.....	C 3	Ordinary,	2,000
Paper Electrician.....	DS 5	Special,	2,000
Paper Electrician, wiring buildings only.....	D 4	Medium,	2,000
Paper Engineer or Helper.....	D 4	Medium,	2,000
Paper Filterman.....	C 3	Ordinary,	1,500
Paper Finisher.....	C 3	Ordinary,	2,000
Paper Laborer.....	DS 5	Special,	1,500
Paper Lime Slaker.....	D 4	Medium,	1,500
Paper Liquor Man.....	C 3	Ordinary,	2,000
Paper Loft Man.....	C 3	Ordinary,	1,500
Paper Log and Boom Man.....	E 6	Hazardous,	1,500
Paper Maker, paper-machine room.....	D 4	Medium,	2,000
Paper Machine Tender, dry or wet.....	D 4	Medium,	2,500
Paper Machine Tenders' Helper, dry or wet.....	DS 5	Special,	1,500
Paper Mill Foreman or Superintendent.....	C 3	Ordinary,	4,000
Paper Millwright.....	E 6	Hazardous,	1,500
Paper Oilier, engine room only.....	D 4	Medium,	1,500
Paper Piper or Piper's Helper.....	D 4	Medium,	2,000
Paper Rag-room Man.....	C 3	Ordinary,	1,500
Paper Rag Department, boiler filler.....	D 4	Medium,	2,000
Paper Rag Department Foreman.....	C 3	Ordinary,	2,000
Paper Rag Duster, runner in mill.....	D 4	Medium,	2,000
Paper Railway Tramway Employee.....	E 6	Hazardous,	1,500
Paper Reclaimer or Rotary Man.....	C 3	Ordinary,	2,000
Paper Roll Grinder.....	D 4	Medium,	1,500
Paper Saw Filer or Knife Grinder.....	D 4	Medium,	2,000
Paper Screen Plate Finisher or Cleaner.....	D 4	Medium,	1,500
Paper-Screen Tender.....	D 4	Medium,	1,500
Paper Shaving Shed Employee.....	D 4	Medium,	1,500
Paper Size Maker.....	C 3	Ordinary,	1,500
Paper Stock-house Man.....	D 4	Medium,	1,500
Paper Stock Lifter (in mill).....	C 3	Ordinary,	1,500
Paper Stock Sorter.....	C 3	Ordinary,	2,000
Paper Store Keeper, handling stores.....	C 3	Ordinary,	2,000
Paper Sweeper and Cleaner.....	C 3	Ordinary,	1,500
Paper Tallyman.....	C 3	Ordinary,	1,500
Paper Teamster.....	E 6	Hazardous,	1,500
Paper Time Keeper in Mill.....	C 3	Ordinary,	1,500
Paper Time Keeper, office work only.....	B 2	Preferred,	3,000
Paper Tramway Car Loader in Mill.....	D 4	Medium,	1,500
Paper Truck Man of Paper or Pulp, in mill.....	DS 5	Special,	1,500
Paper Watchman.....	C 3	Ordinary,	2,000
Paper Weigher.....	C 3	Ordinary,	2,000
Papier Mache Manufacturer, superintending only.....	B 2	Preferred,	5,000
Papier Mache Manufacturer, not superintending or working in factory.....	A 1	Select,	10,000
Papier Mache Molder, tending machine.....	D 4	Medium,	2,000
Papier Mache Molder or Carver, not tending machine.....	C 3	Ordinary,	3,000
Paraffine Wax Maker.....	C 3	Ordinary,	2,000
Paraffine Wax Manufacturer, superintending only.....	B 2	Preferred,	5,000
Paraffine Wax Manufacturer, not superintending or working in factory.....	A 1	Select,	10,000
Pastry Cook, professional.....	C 3	Ordinary,	3,000
Pattern Maker.....	E 6	Hazardous,	1,500
Pattern Maker, not using machinery.....	D 4	Medium,	2,500
Pattern Maker, small iron patterns only.....	C 3	Ordinary,	2,500
Pattern Manufacturer, superintending only.....	C 3	Ordinary,	5,000

Occupation.	Class.	Limit of Risk.
Pattern Manufacturer, not superintending or working in factory.....	B 2 Preferred,	\$10,000
Paving Contractor, office duties and superintending only.....	BS 2+ Ex. Pref.,	5,000
Paving Inspector.....	BS 2+ Ex. Pref.,	3,000
Paving Layer.....	DS 5 Special,	1,500
Pawnbroker.....	B 2 Preferred,	5,000
Paymaster.....	A 1 Select,	10,000
Peddler or Huckster.....	D 4 Medium,	1,500
Pedicure.....	BS 2+ Ex. Pref.,	5,000
Penitentiary, guard or keeper.....	DS 5 Special,	2,000
Pen or Pencil Maker.....	C 3 Ordinary,	2,000
Pen or Pencil Manufacturer, superintending only.....	B 2 Preferred,	5,000
Pen or Pencil Manufacturer, not superintending or working in factory.....	A 1 Select,	10,000
Percussion-Cap Maker (not insurable).....	H X Ex. Spl. Haz.,	500
Perfumery Maker.....	C 3 Ordinary,	2,000
Perfumery Manufacturer, superintending only.....	B 2 Preferred,	5,000
Perfumery Manufacturer, not superintending or working in factory.....	A 1 Select,	10,000
Pharmacist, not Chemist.....	A 1 Select,	10,000
Phonographer.....	A 1 Select,	5,000
Phosphate Mill Proprietor, superintending only.....	C 3 Ordinary,	5,000
Phosphate Mill Proprietor, not superintending or working in mill.....	B 2 Preferred,	10,000
Phosphate Miner.....	E 6 Hazardous,	1,500
Phosphate Mine Superintendent.....	C 3 Ordinary,	5,000
Phosphate Works, acid man.....	DS 5 Special,	2,000
Phosphate Works, laborer.....	E 6 Hazardous,	1,000
Phosphate Works, grinder.....	D 4 Medium,	1,500
Phosphate Works, foreman or superintendent.....	C 3 Ordinary,	2,500
Photographer.....	B 2 Preferred,	10,000
Photo Engraver, Photo Lithographer.....	C 3 Ordinary,	3,000
Physical Culture Director.....	D 4 Medium,	2,000
Physical Culture Director, not using apparatus.....	B 2 Preferred,	5,000
Physician or Surgeon.....	BS 2+ Ex. Pref.,	10,000
Physician, insane asylum.....	C 3 Ordinary,	5,000
Physician or Surgeon, war service (not insurable).....	H X Ex. Peril,	500
Physician, Osteopath.....	D 4 Medium,	3,000
Physician, prison.....	C 3 Ordinary,	5,000
Physician at Quarantine.....	C 3 Ordinary,	10,000
Piano or Musical Instrument Merchant, handling or delivering pianos.....	D 4 Medium,	3,000
Piano or Musical Instrument Merchant, not handling or delivering pianos.....	A 1 Select,	10,000
Piano Maker.....	E 6 Hazardous,	1,500
Piano Maker, not using machinery.....	D 4 Medium,	2,500
Piano Manufacturer, superintending only.....	C 3 Ordinary,	5,000
Piano Manufacturer, not superintending or working in factory.....	B 2 Preferred,	10,000
Piano Mover.....	D 4 Medium,	2,000
Piano Polisher, no other duties.....	BS 2+ Ex. Pref.,	3,000
Piano Tuner or Repairer; at factory.....	D 4 Medium,	2,000
Piano Tuner or Repairer, at house.....	B 2 Preferred,	3,000
Pickle Farm Superintendent.....	C 3 Ordinary,	3,000
Pickle Maker.....	C 3 Ordinary,	2,000
Pickle Manufacturer, superintending only.....	B 2 Preferred,	5,000
Pickle Manufacturer, not superintending or working in factory.....	A 1 Select,	10,000
Picture Frame Maker.....	E 6 Hazardous,	1,500
Picture Frame Maker, not using machinery.....	C 3 Ordinary,	2,000
Picture Frame Manufacturer, superintending only.....	C 3 Ordinary,	5,000
Picture Frame Manufacturer, not superintending or working in factory.....	B 2 Preferred,	10,000
Pile Driver, employee.....	E 6 Hazardous,	1,000
Pile Driver, foreman.....	DS 5 Special,	2,000
Pile Driver, engineer.....	D 4 Medium,	2,000
Pile Driver, fireman.....	D 4 Medium,	1,500
Pile Driving Contractor, office and superintending duties only.....	C 3 Ordinary,	5,000
Pilot (see Vessels).....		
Pin Maker.....	D 4 Medium,	2,000
Pin Manufacturer, superintending only.....	B 2 Preferred,	5,000
Pin Manufacturer, not superintending or working in factory.....	A 1 Select,	10,000
Pipe Laying Contractor, no tunneling, office and superintending duties only.....	C 3 Ordinary,	5,000
Pistol or Gun Maker, not using drop press.....	DS 5 Special,	2,000

Occupation.	Class.	Limit of Risk
Pistol or Gun Manufacturer, superintending only.....	C 3 Ordinary,	\$5,000
Pistol or Gun Manufacturer, not superintending or working in factory.....	B 2 Preferred,	10,000
Planing Mills (see Lumber Mills).....	E 6 Hazardous,	2,000
Planter, working.....	E 6 Hazardous,	2,000
Planter, cotton or sugar, superintending only, large plantation.....	C 3 Ordinary,	5,000
Planter, Proprietor of large cotton or sugar plantation, not living on plantation, not superintending laborers.....	B 2 Preferred,	10,000
Plaster (same as Cement).....	D 4 Medium,	2,000
Plasterer.....	BS 2+ Ex. Pref.,	5,000
Plastering Contractor, office and superintending duties only	C 3 Ordinary,	3,000
Plater.....	E 6 Hazardous,	2,000
Plow Grinder.....	D 4 Medium,	2,500
Plumber.....	C 3 Ordinary,	5,000
Plumber, Proprietor, superintending only.....	B 2 Preferred,	10,000
Plumber, Proprietor, office duties only.....	DS 5 Special,	1,500
Plumbers' Helper.....	B 2 Preferred,	5,000
Plumbers' Supplies Merchant.....	C 3 Ordinary,	2,000
Pocket Book or Purse Maker.....	B 2 Preferred,	5,000
Pocket Book or Purse Manufacturer, superintending only	A 1 Select,	10,000
Pocket Book or Purse Manufacturer, not superintending or working in factory.....	C 3 Ordinary,	5,000
Pole Line Construction Contractor, electric light, power, or street railway, office and superintending duties only	D 4 Medium,	2,000
Police Sergeant, roundsman or patrolman.....	D 4 Medium,	3,000
Police, Chief, Inspector, Superintendent, Captain or Lieutenant, in towns of less than 20,000 population.....	B 2 Preferred,	5,000
Police, Chief, Inspector, Superintendent, Captain or Lieutenant, in towns of 20,000 population or over.....	D 4 Medium,	2,000
Polisher, emery wheel.....	C 3 Ordinary,	2,000
Polisher, rough buffer.....	C 3 Medium,	2,000
Pool Player, professional.....	D 3 Medium,	2,000
Porter, hotel, office or store, handling heavy goods or trunks	C 4 Ordinary,	2,000
Porter, in store or office, not handling heavy goods.....	D 4 Medium,	2,000
Post Trader.....	D 4 Medium,	2,000
Postal Clerk, sea service.....	DS 5 Special,	2,000
Postal Clerk, train service.....	D 4 Medium,	3,000
Postal Detective.....	B 2 Preferred,	5,000
Postal Inspector, not detective.....	D 4 Medium,	2,000
Postal Mail Carrier, star route.....	D 4 Medium,	2,000
Postal Mail Carrier, rural free delivery, no other duties..	B 2 Preferred,	3,000
Postal Mail Carrier, city.....	C 3 Ordinary,	2,500
Postal Mail Contractor, supervising only.....	D 4 Medium,	2,000
Postal Mail Van Driver.....	B 2 Preferred,	5,000
Postal Service Route Agent.....	B 2 Preferred,	5,000
Postal Superintendent, railway mail service.....	A 1 Select,	10,000
Postmaster (no other occupation).....	A 1 Select,	3,000
Post-office Clerk.....		

POTTERY EMPLOYEES:

Clay Maker.....	C 3 Ordinary,	2,000
Dipper.....	C 3 Ordinary,	2,500
Dish Maker.....	C 3 Ordinary,	2,500
Engineer, stationary engine.....	D 4 Medium,	2,500
Filler In.....	C 3 Ordinary,	2,500
Fireman, stationary engine.....	D 4 Medium,	2,000
Fireman, not placing.....	C 3 Ordinary,	2,000
Foreman, overseer in works.....	B 2 Preferred,	3,000
Handler.....	C 3 Ordinary,	2,500
Hand Painter.....	B 2 Preferred,	5,000
Jigger Man.....	C 3 Ordinary,	3,000
Kiln Man.....	D 4 Medium,	2,500
Kiln Placer.....	D 4 Medium,	2,000
Laborer.....	DS 5 Special,	1,500
Liner.....	C 3 Ordinary,	2,500
Mold Maker.....	C 3 Ordinary,	3,000
Odd Man.....	C 3 Ordinary,	2,000
Packer.....	C 3 Ordinary,	3,000
Presser.....	C 3 Ordinary,	2,500
Printer.....	B 2 Preferred,	3,000
Superintendent.....	B 2 Preferred,	5,000
Transferer.....	B 2 Preferred,	2,500
Turner.....	C 3 Ordinary,	2,500
Pottery Manufacturer, superintending only.....	B 1 Preferred,	5,000
Pottery Manufacturer, not superintending or working in pottery.....	A 1 Select,	10,000

Occupation.		Class.	Limit of Risk.
Poultryman.....	C	3 Ordinary,	\$2,000
Powder Mill Employees, superintendent, workman or driver of wagon.....	Pow. Mkrs. Spec. Cont.,		1,000
\$500 and \$5.00.....			\$20.00
750 " 7.50.....			30.00
1,000 " 10.00.....			40.00
Prescription Clerk.....	A	1 Select,	5,000
President of Corporation, office duties and traveling only.....	A	1 Select,	10,000
Pressman (printer).....	C	3 Ordinary,	3,000
Priest.....	B	2 Preferred,	5,000
Principal of School (male).....	A	1 Select,	5,000
Printer, pressman, jobber or stonehand.....	C	3 Ordinary,	3,000
Printer, compositor, not pressman.....	B	2 Preferred,	3,000
Printer, foreman of job or composing room, not pressman.....	B	2 Preferred,	5,000
Printer, linotype operator, not pressman.....	B	2 Preferred,	3,000
Printing Office Proprietor, superintending only.....	B	2 Preferred,	5,000
Printing Office Proprietor, office duties, not superintending.....	A	1 Select,	10,000
Printing Press Maker, not using drop press.....	DS	5 Special,	2,000
Printing Press Manufacturer, superintending only.....	C	3 Ordinary,	5,000
Printing Press Manufacturer, not superintending or working in factory.....	B	2 Preferred,	10,000
Prison Keeper or Guard.....	DS	5 Special,	2,000
Produce Merchant, handling.....	C	3 Ordinary,	3,000
Produce Merchant (not General Store), not handling.....	BS	2+ Ex. Pref.,	10,000
Professor of Chemistry.....	BS	2+ Ex. Pref.,	5,000
Promoter. (Do not use this term. Use a description of occupation based on business promoted).....			
Proof Reader.....	A	1 Select,	5,000
Prospector, Mining (not insurable).....	H	X Ex. Peril,	500
Provision Salesman, wholesale only, not handling.....	B	2 Preferred,	5,000
Publisher, Proprietor, superintending only.....	B	2 Preferred,	10,000
Publisher, Proprietor, office duties, not superintending.....	A	1 Select,	10,000
Pulp Manufacturer, supervising only.....	B	2 Preferred,	5,000
Pulp Manufacturer, not superintending or working in mill.....	A	1 Select,	10,000

PULP MILL EMPLOYEES:

(Always prefix "Pulp" to these occupations).

Pulp Acid Maker.....	D	4 Medium,	3,000
Pulp Ash Wheeler.....	DS	5 Special,	1,500
Pulp, Assistant Foreman or Second Hand, Wet Room.....	C	3 Ordinary,	2,000
Pulp Barker or Helper.....	E	6 Hazardous,	2,000
Pulp Belt Fixer (not Millwright).....	D	4 Medium,	2,000
Pulp Black Ash Car Switcher.....	D	4 Medium,	1,500
Pulp Blacksmith's Helper.....	DS	5 Special,	1,500
Pulp Blacksmith.....	D	4 Medium,	2,000
Pulp Bleacher.....	D	4 Medium,	2,000
Pulp Blow Pitman.....	D	4 Medium,	1,500
Pulp Buncher.....	C	3 Ordinary,	2,000
Pulp Buzz Sawyer or Helper.....	F	7 Ex. Haz.,	1,000
Pulp Chief Engineer.....	C	3 Ordinary,	3,000
Pulp Chip Conveyor Tender.....	C	3 Ordinary,	1,500
Pulp Clipper.....	D	4 Medium,	2,000
Pulp Coal Shed Employee.....	DS	5 Special,	1,500
Pulp Coal Wheeler.....	DS	5 Special,	1,500
Pulp Digester.....	C	3 Ordinary,	2,000
Pulp Digester Repairman.....	D	4 Medium,	2,000
Pulp Dryer.....	D	4 Medium,	2,000
Pulp Electrician.....	DS	5 Special,	2,000
Pulp Electrician, wiring buildings only.....	D	4 Medium,	2,000
Pulp Grinder.....	DS	5 Special,	1,500
Pulp Laborer.....	DS	5 Special,	1,500
Pulp Lead Burner.....	D	4 Medium,	2,000
Pulp Log and Boom Man.....	E	6 Hazardous,	1,500
Pulp Machine Tender or Helper (dry or wet).....	D	4 Medium,	2,500
Pulp Mill Foreman or Superintendent.....	C	3 Ordinary,	4,000
Pulp Millwright.....	E	6 Hazardous,	1,500
Pulp Moulder, tender of machines.....	D	4 Medium,	2,000
Pulp Paper Cutter Tender.....	C	3 Ordinary,	2,000
Pulp Piper or Piper's Helper.....	D	4 Medium,	2,000
Pulp Presser.....	D	4 Medium,	1,500
Pulp Railway Tramway Employee.....	E	6 Hazardous,	1,500
Pulp Reclaimer or Rotary Man.....	C	3 Ordinary,	2,000
Pulp Saw Filer and Knife Grinder.....	D	4 Medium,	2,000
Pulp Sawyer, Drag.....	E	6 Hazardous,	1,000
Pulp Sawyer, cutting logs.....	F	7 Ex. Haz.,	1,000
Pulp Screen Plate Finisher or Cleaner.....	D	4 Medium,	1,500
Pulp Screen Tender.....	D	4 Medium,	2,000

Occupation.		Class.	Limit of Risk.
Pulp Shaving Shed Employee.....	D	4 Medium,	\$1,500
Pulp Slip Tender.....	DS	5 Special,	1,500
Pulp Splitter.....	E	6 Hazardous,	1,500
Pulp Stock Engine Room, Foreman or Engine Tender	D	4 Medium,	2,000
Pulp Stock Engine Room, Foreman, supervising only	C	3 Ordinary,	2,000
Pulp Stock Lifter (in mill).....	C	3 Ordinary,	1,500
Pulp Stock Sorter.....	D	4 Medium,	2,000
Pulp Storekeeper, handling stores.....	C	3 Ordinary,	2,000
Pulp Sulphite Burner or Helper.....	D	4 Medium,	2,000
Pulp Tallyman.....	C	3 Ordinary,	1,500
Pulp Teamster.....	E	6 Hazardous,	1,500
Pulp Timekeeper in mill.....	C	3 Ordinary,	1,500
Pulp Timekeeper, office work only.....	B	2 Preferred,	3,000
Pulp Tramway Car Loader in Mill.....	D	4 Medium,	1,500
Pulp Truckman of Pulp in Mill.....	DS	5 Special,	1,500
Pulp Vatsman.....	C	3 Ordinary,	2,000
Pulp Watchman.....	C	3 Ordinary,	2,000
Pulp Weigher.....	C	3 Ordinary,	2,000
Pulp Wood Cutter and Shaver.....	E	3 Hazardous,	1,500
Pump Maker, metal, not foundryman.....	DS	5 Special,	2,000
Pump Maker, wood.....	E	6 Hazardous,	1,500
Pump Maker, wood, not using machinery.....	D	4 Medium,	2,000
Pump Manufacturer, superintending only.....	C	3 Ordinary,	5,000
Pump Manufacturer, not superintending or working in factory.....	B	2 Preferred,	10,000
Purser (see Vessels).....			
Putty Maker.....	D	4 Medium,	2,000
Putty Manufacturer, superintending only.....	B	2 Preferred,	5,000
Putty Manufacturer, not superintending or working in factory.....	A	1 Select,	10,000
Pyrotechnist (not insurable).....	H	X Ex. Spl. Haz.,	500
Quarantine Physician.....	C	3 Ordinary,	10,000
Quarry Foreman or Superintendent, not handling explosives.....	D	4 Medium,	2,000
Quarry Proprietor, superintending only, not handling explosives.....	D	4 Medium,	3,000
Quarry Proprietor, inspecting only, not superintending..	C	3 Ordinary,	5,000
Quarry Proprietor, office duties only, not superintending at quarry.....	B	2 Preferred,	10,000

QUARRYMEN:

Asbestos.....	D	4 Medium,	1,500
Granite.....	E	6 Hazardous,	1,500
Limestone.....	E	6 Hazardous,	1,500
Limestone, not using explosives.....	DS	5 Special,	2,000
Marble.....	E	6 Hazardous,	1,500
Sandstone.....	E	6 Hazardous,	1,500
Slate.....	E	6 Hazardous,	1,500
Quartz Mill Employees (see page 352).			
Quartz Miner (see page 352).			
Raftsmen (not insurable).....	H	X Ex. Spl. Haz.,	500
Rail Mill Employees (see page 351).			
Railway Employees, steam (see Railway List).....			

RAILWAY CONSTRUCTION EMPLOYEES—NO TUNNELING:

Commissary Clerk.....	D	4 Medium,	2,500
Contractor, earth and loose rock, office and superintending duties only.....	C	3 Ordinary,	10,000
Foreman.....	E	6 Hazardous,	2,000
Laborer.....	F	7 Ex. Haz.,	1,000
Superintendent, not foreman, supervising only.....	C	3 Ordinary,	3,000
Timekeeper.....	D	4 Medium,	2,000

RAILWAY EMPLOYEES—ELEVATED, IN CITY:

Engineer.....	E	6 Hazardous,	2,000
Fireman.....	E	6 Hazardous,	1,500
Guard.....	D	4 Medium,	2,000
Motorman.....	D	4 Medium,	2,000
Section or Track Laborer.....	DS	5 Special,	500
Section or Track Foreman.....	D	4 Medium,	1,000
Signalman or Switchman, in tower.....	C	3 Ordinary,	2,000
Signal or Interlocking Repairer.....	D	4 Medium,	2,500
Ticket Agent, office only.....	B	2 Preferred,	4,000
Ticket Chopper or Gateman, at station.....	B	2 Preferred,	2,000

Occupation.	Class.	Limit of Risk.
RAILWAY EMPLOYEES—GRAVITY:		
Blacksmith.....	D 4 Medium,	\$2,000
Brakeman, freight or mixed train.....	F 7 Ex. Haz.,	1,000
Brakeman, passenger train.....	D 4 Medium,	2,000
Conductor, freight or mixed train.....	DS 5 Special,	1,000
Conductor, passenger train.....	C 3 Ordinary,	3,000
Engineer, stationary engine.....	D 4 Medium,	2,500
Fireman, stationary engine.....	D 4 Medium,	2,000
Footman or Headman.....	F 7 Ex. Haz.,	1,000
Horse Driver.....	D 4 Medium,	2,000
Inspectors, of coal, rope or trucks.....	D 4 Medium,	2,000
Machinist.....	DS 5 Special,	2,500
Master Mechanic.....	D 4 Medium,	3,000
Master Mechanic, supervising only.....	C 3 Ordinary,	5,000
Runner of Coal Cars.....	F 7 Ex. Haz.,	1,000
Superintendent.....	B 2 Preferred,	5,000
Weighmaster.....	D 4 Medium,	2,000

RAILWAY EMPLOYEES—STREET:

Cable (Electric or Horse).....			
Armature Man.....	D 4	Medium,	2,000
Blacksmith, horseshoer.....	E 6	Hazardous,	1,500
Blacksmith, not horseshoer.....	D 4	Medium,	2,000
Boiler Washer.....	D 4	Medium,	2,000
Bridge Watchman.....	D 4	Medium,	2,000
Brushman.....	D 4	Medium,	2,000
Car Cleaner, not laborer.....	C 3	Ordinary,	1,500
Car Repairer.....	DS 5	Special,	2,000
Carpenter, shop work, using machinery.....	E 6	Hazardous,	1,500
Carpenter, shop work, not using machinery.....	D 4	Medium,	2,500
Conductor.....	D 4	Medium,	2,000
Conductor, interurban cars, handling freight or baggage.....	DS 5	Special,	2,000
Coupler.....	D 4	Medium,	1,500
Dispatcher.....	B 2	Preferred,	3,000
Driver.....	D 4	Medium,	2,000
Dynamo Man.....	D 4	Medium,	2,000
Electrician of Power Plant, not handling wires, supervising only.....	C 3	Ordinary,	5,000
Engineer, stationary engine.....	D 4	Medium,	2,500
Express Agent or Baggage Master on cars.....	DS 5	Special,	2,000
Express Agent or Baggage Master at station.....	D 4	Medium,	2,000
Fireman, stationary engine.....	D 4	Medium,	2,000
Flagman or Gate Keeper.....	C 3	Ordinary,	2,000
Foreman or Boss, stables.....	D 4	Medium,	2,000
Gripman.....	D 4	Medium,	2,000
Harness Cleaner (not laborer).....	C 3	Ordinary,	1,500
Horseshoer.....	E 6	Hazardous,	1,500
Hostler.....	DS 5	Special,	1,500
Inspector.....	C 3	Ordinary,	2,000
Laborer.....	DS 5	Special,	1,500
Lamp Cleaner.....	C 3	Ordinary,	1,500
Lineman.....	DS 5	Special,	1,500
Machinist.....	DS 5	Special,	2,500
Mail Agent.....	C 3	Ordinary,	2,000
Motorman.....	D 4	Medium,	2,000
Motorman, interurban cars, handling freight or baggage.....	DS 5	Special,	2,000
Oiler, track and pulleys.....	DS 5	Special,	1,000
Oiler, turntable.....	DS 5	Special,	1,500
Oiler, cars and machinery.....	D 4	Medium,	1,500
Roadmaster.....	C 3	Ordinary,	2,000
Splicer or Ropeman.....	DS 5	Special,	2,000
Starter or Timer.....	B 2	Preferred,	3,000
Superintendent.....	B 2	Preferred,	5,000
Switchman.....	D 4	Medium,	2,000
Tow Boy.....	D 4	Medium,	1,000
Tower Wagon Driver.....	D 4	Medium,	2,000
Trackman.....	D 4	Medium,	1,500
Track Cleaner, sweeper or sander.....	D 4	Medium,	1,000
Trallerman.....	D 4	Medium,	2,000
Track Greaser.....	C 3	Ordinary,	1,000
Turntable Man.....	D 4	Medium,	1,500
Watchman, at shops or barns.....	C 3	Ordinary,	2,000
Wiper.....	DS 5	Special,	1,500
Railway Mail Clerk.....	DS 5	Special,	2,000

Occupation.		Class.	Limit of Risk
Ranchman, not cowboy, not tending stock in transit.	E 6	Hazardous,	\$2,000
Ranch Owner, supervising only.....	D 4	Medium,	5,000
Ranch Owner, inspecting only, not superintending on ranch.....	C 3	Ordinary,	5,000
Ranch Owner, not residing or superintending on ranch; this is intended to apply only to persons residing in cities, interested in or owning ranches as an investment, who do not visit their ranches and supervise or take any part in operations thereon.....	B 2	Preferred,	10,000
Rattan or Reed Manufacturer, superintending only.....	B 2	Preferred,	5,000
Rattan or Reed Manufacturer, not superintending or working in factory.....	A 1	Select,	10,000
Rattan or Reed Worker.....	C 3	Ordinary,	2,000
Real Estate Agent or Broker dealing in and visiting timberlands.....	C 3	Ordinary,	3,000
Real Estate Agent or Broker, not dealing in timberlands. Rectifier (see Distiller).....	B 2	Preferred,	5,000
Refiner (see Oil and Sugar).....			
Refiner, Gold or Silver.....	C 3	Ordinary,	5,000
Rendrock (see Nitroglycerin).....			
Reporter, newspaper.....	B 2	Preferred,	5,000
Reporter, court.....	A 1	Select,	10,000
Restaurant Proprietor, tending bar.....	D 4	Medium,	2,500
Restaurant Proprietor, general duties, not tending bar....	C 3	Ordinary,	3,000
Restaurant Proprietor, cook or general work, no bar....	C 3	Ordinary,	3,000
Restaurant Proprietor, supervising only, no bar.....	B 2	Preferred,	5,000
Retired Men (insurable for death only).....	B 2	Preferred,	10,000
Riding School Master or Teacher.....	D 4	Medium,	2,000
Riding School Proprietor, not teaching.....	B 2	Preferred,	5,000
Riveter, tender of steam rivet machine.....	D 4	Medium,	2,000
Rivet Heater on Steel Construction (limit \$1,000 and \$10 premium \$34).....	F 7	Ex. Haz.,	1,000
Road Making Contractor, office and superintending duties only.....	C 3	Ordinary,	5,000
Rodman, surveying.....	C 3	Ordinary,	2,000
Roller Skating (see Skating Rink).....			
Rolling Mill Employees (see page 348).....			
Rooter.....	E 6	Hazardous	1,500
Roofer, Foreman, superintending only.....	D 4	Medium,	3,000
Roofing Contractor, office and superintending duties only	C 3	Ordinary,	5,000
Rope Maker.....	C 3	Ordinary,	2,000
Rope Manufacturer, superintending only.....	B 2	Preferred,	5,000
Rope Manufacturer, not superintending or working in factory.....	A 1	Select,	10,000
Rosin (see Tar).....			
Route Agent, Express Company's Inspector, not messenger	B 2	Preferred,	5,000
Route Agent, Postal Service Inspector.....	B 2	Preferred,	5,000
Rubber Goods, Merchant.....	B 2	Preferred,	5,000
Rubber Manufacturer, superintending only.....	B 2	Preferred,	5,000
Rubber Manufacturer, not superintending or working in factory.....	A 1	Select,	10,000
Rubber Worker.....	C 3	Ordinary,	2,000
Rule or Level Maker, sawyer.....	DS 5	Special,	2,000
Rule or Level Maker, pressman or finisher.....	C 3	Ordinary,	2,000
Saddler (same as Harness).....			
Safe Expert.....	C 3	Ordinary,	4,000
Safe Maker.....	DS 5	Special,	2,000
Safe Manufacturer, superintending only.....	C 3	Ordinary,	5,000
Safe Manufacturer, not superintending or working in factory.....	B 2	Preferred,	10,000
Safe Mover.....	D 4	Medium,	2,000
Safe Mover, Proprietor, supervising only.....	C 3	Ordinary,	3,000
Sail Maker.....	C 3	Ordinary,	3,000
Sail Manufacturer, superintending only.....	B 2	Preferred,	5,000
Sail Manufacturer, not superintending or working in factory.....	A 1	Select,	10,000
Sailor (see Vessels).....			
Salesman (see Clerks).....			
Salesman, traveling, not peddler.....	A 1	Select,	10,000
Saloon Keeper, Proprietor, tending bar.....	D 4	Medium,	2,500
Saloon Keeper, Proprietor, not tending bar.....	C 3	Ordinary,	3,000
Salt Maker.....	C 3	Ordinary,	2,000
Salt Manufacturer, superintending only.....	B 2	Preferred,	5,000
Salt Manufacturer, not superintending or working in factory.....	A 1	Select,	10,000

Occupation.	Class.	Limit of Risk.
SALT BLOCK EMPLOYEES:		
Derrickmen, placing poles.....	D 4 Medium,	\$2,000
Dipper.....	E 6 Hazardous,	1,500
Driller or Well Borer.....	D 4 Medium,	2,000
Engineer, stationary engine.....	D 4 Medium,	2,500
Fireman, stationary engine.....	D 4 Medium,	2,000
Foreman, overseer of plant.....	C 3 Ordinary,	3,000
Laborer.....	DS 5 Special,	1,000
Packer.....	D 4 Medium,	1,500
Superintendent.....	C 3 Ordinary,	3,000
Tender.....	C 3 Ordinary,	2,000
Unloading Cars.....	D 4 Medium,	2,000
Salvage Corps Member, Fire Department.....	D 4 Medium,	2,000

SASH AND BLIND FACTORY EMPLOYEES:

Operative, using machinery (same as Lumber Mill Employees).....		
Operative, using hand tools only.....	D 4 Medium,	2,500
Satchel Maker.....	C 3 Ordinary,	2,000
Satchel Manufacturer, superintending only.....	B 2 Preferred,	5,000
Satchel Manufacturer, not superintending or working in factory.....	A 1 Select,	10,000
Sausage Maker.....	C 3 Ordinary,	3,000
Sausage Manufacturer, superintending only.....	B 2 Preferred,	5,000
Sausage Manufacturer, not superintending or working in factory.....	A 1 Select,	10,000
Saw Filer.....	D 4 Medium,	2,000
Saw Maker.....	DS 5 Special,	2,000
Saw Manufacturer, superintending only.....	C 3 Ordinary,	5,000
Saw Manufacturer, not superintending or working in factory.....	B 2 Preferred,	10,000
Saw Mills (see Lumber Mills).....		
Scale Maker, Molder or Laborer.....	E 6 Hazardous,	1,500
Scale Maker, machinist.....	DS 5 Special,	2,500
Scale Manufacturer, superintending only.....	C 3 Ordinary,	5,000
Scale Manufacturer, not superintending or working in factory.....	B 2 Preferred,	10,000
Scaler of Logs in Boom.....	E 6 Hazardous,	1,000
Scaler of Logs in Woods.....	D 4 Medium,	2,000
Scaler of Logs, not in Woods or Boom.....	C 3 Ordinary,	2,000
Scavenger or Nightman.....	E 6 Hazardous,	1,000
Scene Painter.....	C 3 Ordinary,	3,000
Schoolmaster or Teacher (male).....	A 1 Select,	5,000
Scourer in Tannery.....	D 4 Medium,	2,000
Scourer and Dyer.....	C 3 Ordinary,	2,000
Scroll Sawyer.....	E 6 Hazardous,	1,500
Sculptor, chiseling work.....	D 4 Medium,	2,000
Sculptor, studio work only.....	B 2 Preferred,	5,000
Scythe or Sickle Maker (same as Cutlery).....		
Scythe or Sickle Manufacturer, superintending only.....	C 3 Ordinary,	5,000
Scythe or Sickle Manufacturer, not superintending or working in factory.....	B 2 Preferred,	10,000
Seaman (see Vessels).....		
Secretary of Corporation, office duties and traveling only.....	A 1 Select,	10,000
Seedsman (gardener).....	C 3 Ordinary,	3,000
Seedsman, Proprietor, supervising only.....	B 2 Preferred,	5,000
Seedsman, merchant, handling.....	C 3 Ordinary,	3,000
Seedsman, merchant, not handling.....	B 2 Preferred,	5,000
Sewer Building Contractor, no tunneling, office and superintending duties only.....	C 3 Ordinary,	10,000
Sewer Pipe Makers (see Tile).....		
Sewing-Machine Agent, driving wagon.....	C 3 Ordinary,	3,000
Sewing-Machine Agent, not driving wagon.....	B 2 Preferred,	5,000
Sewing-Machine Maker, not using drop press.....	DS 5 Special,	2,000
Sewing-Machine Manufacturer, superintending only.....	B 2 Preferred,	5,000
Sewing-Machine Manufacturer, not superintending or working in factory.....	A 1 Select,	10,000
Sexton, church (not grave digger).....	B 2 Preferred,	3,000
Shaft Sinking Contractor, office and superintending duties only.....	D 4 Medium,	5,000

SHEEP FARMERS OR OWNERS:

Camp Tender.....	D 4 Medium,	2,000
Foreman.....	C 3 Ordinary,	3,000
Herder.....	E 6 Hazardous,	1,000

Occupation.	Class.	Limit of Risk.
Sheet Iron Worker (see Iron Workers, also Corrugated Iron).		
Sheet Lead Maker	D 4 Medium,	\$2,000
Sheet Lead Manufacturer, superintending only	C 3 Ordinary,	5,000
Sheet Lead Manufacturer, not superintending or working in mill	B 2 Preferred,	10,000
Sheriff or Deputy	D 4 Medium,	2,000
Sheriff, office work or serving civil writs only	B 2 Preferred,	10,000
Shingle (see Lumber Mills)		
Ship (see Vessels)		
Shipping Clerk	C 3 Ordinary,	3,000
Shipping Clerk, office duties only, not handling goods	A 1 Select,	5,000
Shirt Maker or Cutter	C 3 Ordinary,	2,000
Shirt Manufacturer, superintending only	B 2 Preferred,	5,000
Shirt Manufacturer, not superintending or working in factory	A 1 Select,	10,000
Shoddy Maker	C 3 Ordinary,	2,000
Shoddy Manufacturer, superintending only	B 2 Preferred,	5,000
Shoddy Manufacturer, not superintending or working in factory	A 1 Select,	10,000
Shoe (see Boot)		
Shoe Peg Maker	DS 5 Special,	1,500
Shoe Peg Maker, not using machinery	D 4 Medium,	2,000
Shoe Peg Manufacturer, superintending only	C 3 Ordinary,	5,000
Shoe Peg Manufacturer, not superintending or working in mill	B 2 Preferred,	10,000
Shooting Gallery Keeper	D 4 Medium,	2,000
Shovel Maker, metal, not using drop press	DS 5 Special,	2,000
Shovel Maker, wood, not using machinery	D 4 Medium,	2,000
Showcase Maker	E 6 Hazardous,	1,500
Showcase Maker, not using machinery	D 4 Medium,	2,500
Showcase Manufacturer, superintending only	C 3 Ordinary,	5,000
Showcase Manufacturer, not superintending or working in mill	B 2 Preferred,	10,000
Showman, traveling, not circus performer	D 4 Medium,	3,000
Sign Painter (see Painters)		
Silk Manufacturer, superintending only	B 2 Preferred,	5,000
Silk Manufacturer, not superintending or working in mill	A 1 Select,	10,000
Silk Weaver or Spinner	C 3 Ordinary,	2,000
Silver Miners (see Ore Miners)		
Silver Refiner	C 3 Ordinary,	5,000
Silversmiths	C 3 Ordinary,	5,000
Silversmith, Proprietor, superintending only	B 2 Preferred,	5,000
Silversmith, Proprietor, office duties, not superintending	A 1 Select,	10,000
Skating-Rink Proprietor, not teacher or exhibitor	C 3 Ordinary,	5,000
Skating-Rink Teacher	D 4 Medium,	2,000
Slate Block Handler	E 6 Hazardous,	1,500
Slate Maker, sawyer, planer or polisher	D 4 Medium,	2,000
Slate Manufacturer, superintending only	C 3 Ordinary,	5,000
Slate Manufacturer, not superintending or working in mill	B 2 Preferred,	10,000
Slate Quarryman	E 6 Hazardous,	1,500
Slate Trimmer, using machine	DS 5 Special,	1,500
Slater, Roofer	E 6 Hazardous,	1,500
Slater, Proprietor, supervising only	C 3 Ordinary,	3,000
Smelter Employees (see page 352).		
Soap Boiler or Maker	D 4 Medium,	2,000
Soap Manufacturer, superintending only	B 2 Preferred,	5,000
Soap Manufacturer, not superintending or working in factory	A 1 Select,	10,000
Soda Water (see Mineral Water)		
Soldier in Barracks, or Field Service	H X Ex. Peril,	500
Soldier in Barracks, not in field service (insurable for death only)	D 4 Medium,	1,000
Spectacle Maker (same as Optical Instrument)		
Spice Miller	C 3 Ordinary,	3,000
Spice Mill Proprietor, superintending only	B 2 Preferred,	5,000
Spice Mill Proprietor, not superintending or working in mill	A 1 Select,	10,000
Spindle Maker or Grinder	DS 5 Special,	2,000
Spindle Manufacturer, superintending only	C 3 Ordinary,	5,000
Spindle Manufacturer, not superintending or working in factory	B 2 Preferred,	10,000
Spinner, silk, warp or thread mill	C 3 Ordinary,	2,000
Spinner, metal	D 4 Medium,	2,000
Spool Sawyer	DS 5 Special,	2,000
Spool Turner	D 4 Medium,	2,000
Spool Manufacturer, superintending only	C 3 Ordinary,	5,000
Spool Manufacturer, not superintending or working in mill	B 2 Preferred,	10,000

Occupation.		Class.	Limit of Risk.
Sporting Goods Merchant, counter duties only.....	B 2	Preferred,	\$5,000
Spring Bed Maker.....	DS 5	Special,	2,000
Spring Bed Manufacturer, superintending only.....	C 3	Ordinary,	5,000
Spring Bed Manufacturer, not superintending or working in factory.....	B 2	Preferred,	10,000
Spring Maker.....	DS 5	Special,	2,000
Spring Manufacturer, superintending only.....	C 3	Ordinary,	5,000
Spring Manufacturer, not superintending or working in factory.....	B 2	Preferred,	10,000
Sprinkling Cart Driver.....	D 4	Medium,	2,000
Stable Keeper (see Livery).....			
Stage or Omnibus Driver.....	D 4	Medium,	2,000
Stair Builder.....	E 6	Hazardous,	1,500
Stair Builder, not using machinery.....	D 4	Medium,	2,000
Stair Manufacturer, superintending only.....	C 3	Ordinary,	5,000
Stair Manufacturer, not superintending or working in mill.....	B 2	Preferred,	10,000
Starch Maker.....	C 3	Ordinary,	2,000
Starch Manufacturer, superintending only.....	B 2	Preferred,	5,000
Starch Manufacturer, not superintending or working in factory.....	A 1	Select,	10,000
State Mine Inspector.....	D 4	Medium,	2,500
Stationary Engineer.....	D 4	Medium,	2,500
Stationary Fireman.....	D 4	Medium,	2,000
Stationer (merchant).....	A 1	Select,	10,000
Stave Cutter.....	E 6	Hazardous,	1,500
Stave Manufacturer, superintending only.....	C 3	Ordinary,	5,000
Stave Manufacturer, not superintending or working in mill.....	B 2	Preferred,	10,000
Steam Fitter.....	D 4	Medium,	2,000
Steamer (see Vessels).....			
Steamship Line Superintendent.....	B 2	Preferred,	5,000
Steam Shovel, engineer or fireman.....	D 4	Medium,	2,000
Steam Shovel Laborer.....	E 6	Hazardous	1,000
Steel Workers (see page 349).....			
Steel Pen Maker.....	C 3	Ordinary,	2,000
Steel Pen Manufacturer, superintending only.....	B 2	Preferred,	5,000
Steel Pen Manufacturer, not superintending or working in factory.....	A 1	Select,	10,000
Stenographer (male).....	A 1	Select,	5,000
Stereotyper.....	C 3	Ordinary,	3,000
Stevodore.....	E 6	Hazardous,	1,000
Stevodore Boss.....	C 3	Ordinary,	3,000
Stevodore Contractor, office duties and supervising, not superintending.....	B 2	Preferred,	5,000
Steward, at club or hotel, not tending bar.....	B 2	Preferred,	3,000
Steward on dining car.....	BS 2+	Ex. Pref.,	3,000
Steward, on steamer (see Vessels).....			
Stock and Bond Broker.....	A 1	Select,	10,000
Stock Farmer, not cowboy, not tending stock in transit..	E 6	Hazardous,	2,000
Stock Farmer, supervising only.....	D 4	Medium,	3,000

STOCK YARD EMPLOYEES:

Rates for use only in stock yards at Chicago, Kansas City, Omaha or St. Louis; for other places see Cattle.....

Stock Yard Brand Inspector.....	C 3	Ordinary,	3,000
Stock Yard Commission Merchant or Traveling Solicitor, soliciting shipments of cattle, not traveling with stock.....	D 4	Medium,	3,000
Stock Yard Commission Merchant, entering pens or streets.....	C 3	Ordinary,	5,000
Stock Yard Commission Merchant, not entering pens or streets.....	B 2	Preferred,	5,000
Stock Yard Dealer, Broker, Seller or Buyer, entering pens or streets.....	C 3	Ordinary,	5,000
Stock Yard Gateman.....	D 4	Medium,	2,000
Stock Yard Inspector.....	D 4	Medium,	2,500
Stock Yard Laborer.....	E 6	Hazardous,	2,000
Stock Yard Superintendent.....	C 3	Ordinary,	5,000
Stock Yard Weigher, office duties only.....	B 2	Preferred,	5,000
Stock Yard Yardman.....	E 6	Hazardous,	2,000
Stone Carver.....	D 4	Medium,	2,000
Stone Cutter, Dresser or Sawyer.....	DS 5	Special,	2,000
Stone Mason or Setter.....	DS 5	Special,	2,000
Stone Mason, superintending only.....	C 3	Ordinary,	3,000
Stone Merchant, supervising only.....	C 3	Ordinary,	5,000
Stone Shed Lumper.....	D 4	Medium,	2,000
Stone Shed Proprietor, supervising only, no quarry work..	B 2	Preferred,	5,000

Occupation.		Class.	Limit of Risk.
Stone Work or Masonry, Inspector of.....	C	3 Ordinary,	\$5,000
Storekeeper U. S.....	C	3 Ordinary,	3,000
Stove Merchant, not setting up.....	B	2 Preferred,	10,000
Stove Merchant, setting up.....	C	3 Ordinary,	3,000
Stove or Heating Apparatus Manufacturer, superintending only.....	C	3 Ordinary	5,000
Stove or Heating Apparatus Manufacturer, not superintending or working in factory.....	B	2 Preferred,	10,000

STOVE OR HEATING APPARATUS WORKS EMPLOYEES:

Blacker or Buffer.....	C	3 Ordinary,	1,500
Bolt Maker.....	DS	5 Special,	2,000
Cupola Boss, Filler or Elevator Man.....	DS	5 Special,	1,500
Engineer, stationary engine.....	D	4 Medium,	2,500
Fireman, stationary engine.....	D	4 Medium,	2,000
Flask Maker.....	E	6 Hazardous,	1,500
Flask Maker, not using machinery.....	D	4 Medium,	2,000
Foreman, overseer in works.....	C	3 Ordinary,	3,000
Iron Breaker.....	E	6 Hazardous,	1,000
Japanner.....	C	3 Ordinary,	2,000
Laborer.....	E	6 Hazardous,	1,000
Molder.....	E	6 Hazardous,	2,000
Molder, not pourer.....	DS	5 Special,	2,000
Mounter, grinder.....	DS	5 Special,	2,000
Mounter, not grinding.....	C	3 Ordinary,	2,500
Pattern Maker, wood.....	E	6 Hazardous,	1,500
Pattern Maker, wood, not using machinery.....	D	4 Medium,	2,000
Pattern Maker, iron.....	D	4 Medium,	2,500
Plate Pilers, Packers and Craters.....	D	4 Medium,	1,500
Plater.....	C	3 Ordinary,	3,000
Polisher.....	D	4 Medium,	2,000
Scratcher.....	C	3 Ordinary,	1,500
Scratch Boss.....	C	3 Ordinary,	2,000
Shipping Clerk.....	C	3 Ordinary,	3,000
Shipping Gang, laborer.....	DS	5 Special,	1,500
Superintendent.....	C	3 Ordinary,	5,000

STREET CLEANING DEPARTMENT EMPLOYEES:

Assistant Foreman.....	C	3 Ordinary,	3,000
Foreman, supervising only.....	B	2 Preferred,	3,000
Laborer.....	E	6 Hazardous,	1,000
Superintendent.....	B	2 Preferred,	5,000
Street Railway Employees (see Railway Employees).....			
Structural Work Employees (Iron or Steel), same as Bridge Builder).....			
Stucco Worker.....	DS	5 Special,	2,000
Student, at College (not to be insured under Combination Policies).....	B	2 Preferred,	2,000
Student, Law (insurable for death or dismemberment only).....	B	2 Preferred,	3,000
Student, Medical (insurable for death or dismemberment only).....	BS	2+ Ex. Pref.,	3,000
Submarine Diver (not insurable).....	H	X Ex. Spl. Haz.,	500

SUGAR REFINERY EMPLOYEES:

Bleacher.....	C	3 Ordinary,	2,000
Boiler Washer.....	DS	5 Special,	1,500
Distiller, working.....	D	4 Medium,	2,000
Elevator Man.....	D	4 Medium,	1,500
Filterman.....	D	4 Medium,	2,000
Finisher.....	C	3 Ordinary,	2,000
Foreman, overseer in works.....	C	3 Ordinary,	3,000
Gauger.....	C	3 Ordinary,	3,000
Grinder.....	C	3 Ordinary,	2,500
Hoister.....	D	4 Medium,	1,500
Kiln Man.....	D	4 Medium,	1,500
Laborer.....	DS	5 Special,	1,500
Loft Man.....	D	4 Medium,	2,000
Oiler.....	DS	5 Special,	1,500
Packer.....	D	4 Medium,	2,000
Pressman.....	D	4 Medium,	2,000
Roll Tender.....	D	4 Medium,	2,000
Shipping Clerk.....	C	3 Ordinary,	2,500
Shipping Gang Laborer.....	E	6 Hazardous,	1,500
Stirrer.....	D	4 Medium,	1,500
Stock House Man.....	C	3 Ordinary,	2,000
Superintendent, supervising only.....	BS	2+ Ex. Pref.,	5,000
Turn Off Man.....	D	4 Medium,	1,500

Occupation.		Class.	Limit of Risk.
Sugar Refinery Proprietor, superintending only.....	B 2	Preferred,	\$5,000
Sugar Refinery Proprietor, not superintendent or working in refinery.....	A 1	Select,	10,000
Sulphuric Acid Maker (see Acid).....			
Superintendent (see Specific Occupation).....			
Superintendent, office building, supervising only.....	B 2	Preferred,	5,000
Superintendent or Warden of House of Correction or Re- form School.....	C 3	Ordinary,	5,000
Surgeon on Steamer (see Vessels).....			
Surgeon or Physician.....	BS 2+	Ex. Pref.,	10,000
Surgeon, Veterinary.....	DS 5	Special,	3,000
Surgical Instrument Maker.....	D 4	Medium,	2,000
Surgical Instrument Manufacturer, superintending only..	B 2	Preferred,	5,000
Surgical Instrument Manufacturer, not superintendent or working in factory.....	A 1	Select,	10,000
Surveyor, of Hulls.....	D 4	Medium,	3,000
Surveyor, tunnel or mining operations.....	D 4	Medium,	3,000
Surveyor, civil engineer.....	C 3	Ordinary,	5,000
Surveyor, field work.....	C 3	Ordinary,	5,000
Surveyor, U. S. Geodetic.....	C 3	Ordinary,	5,000
Surveyor, insurance.....	B 2	Preferred,	5,000
Surveyor, consulting or office duties only.....	A 1	Select,	10,000
Suspenders Maker.....	C 3	Ordinary,	2,000
Suspenders Manufacturer, superintending only.....	B 2	Preferred,	5,000
Suspenders Manufacturer, not superintending or working in factory.....	A 1	Select,	10,000
Swimming Instructor.....	D 4	Medium,	2,000
Tack Maker or Tack Tinner.....	D 4	Medium,	2,000
Tack Manufacturer, superintending only.....	B 2	Preferred,	5,000
Tack Manufacturer, not superintending or working in factory.....	A 1	Select,	10,000
Tailor, using machinery.....	C 3	Ordinary,	3,000
Tailor, merchant, cutting, hand work only.....	B 2	Preferred,	5,000
Tailor, merchant, not cutter.....	A 1	Select,	10,000
Tailor, pressing and cleaning clothes.....	C 3	Ordinary,	2,000
Talc Miller.....	C 3	Ordinary,	3,000
Tallow Chandler.....	C 3	Ordinary,	2,000
Tallow or Grease Maker.....	D 4	Medium,	2,000
Tallow or Grease Manufacturer, superintending only...	B 2	Preferred,	5,000
Tallow or Grease Manufacturer, not superintending or working in factory.....	A 1	Select,	10,000
Tank or Vat Maker.....	E 6	Hazardous,	1,500
Tank or Vat Maker, not using machinery.....	D 4	Medium,	2,000
Tank or Vat Manufacturer, superintending only.....	C 3	Ordinary,	5,000
Tank or Vat Manufacturer, not superintending or working in factory.....	B 2	Preferred,	10,000

TANNERY EMPLOYEES:

Beam Hand, Bark Millhand, Bark Piler.....	DS 5	Special,	2,000
Currier or Dresser.....	D 4	Medium,	2,000
Engineer, stationary engine.....	D 4	Medium,	2,500
Fireman, stationary engine.....	D 4	Medium,	2,000
Foreman, overseer in works.....	C 3	Ordinary,	3,000
Laborer.....	E 6	Hazardous,	1,000
Liquor Changer.....	DS 5	Special,	2,000
Oilier.....	DS 5	Special,	1,500
Roller.....	D 4	Medium,	2,000
Scourer.....	D 4	Medium,	2,000
Shaver, using Union machine.....	D 4	Medium,	2,000
Splitter, using Union machine.....	D 4	Medium,	2,000
Superintendent.....	C 3	Ordinary,	5,000
Yardman.....	DS 5	Special,	2,000
Tannery Proprietor, superintending only.....	C 3	Ordinary,	5,000
Tannery Proprietor, not superintending or working in tannery.....	A 1	Select,	10,000

TAR, TURPENTINE OR ROSIN:

Distiller, Boxer, Chipper, Dipper or Scraper.....	DS 5	Special,	1,000
Woods Rider.....	D 4	Medium,	1,500
Manufacturer, superintending only.....	C 3	Ordinary,	5,000
Manufacturer, business manager, not working or superintending at stills or in woods.....	A 1	Select,	10,000
Superintendent.....	C 3	Ordinary,	5,000
Tavern or Inn Keeper, not tending bar.....	C 3	Ordinary,	3,000
Tavern or Inn Keeper, tending bar.....	D 4	Medium,	2,500
Taxidermist.....	C 3	Ordinary,	3,000
Tea Merchant.....	A 1	Select,	10,000

Occupation.	Class.	Limit of Risk.
Teacher, Bicycle, Calisthenics, Fencing, Gymnastics, Riding School or Skating Rink.....	D 4 Medium,	\$2,000
Teacher, Chemistry.....	BS 2+ Ex. Pref.,	5,000
Teacher, Dancing.....	BS 2+ Ex. Pref.,	5,000
Teacher, Manual Training.....	C 3 Ordinary,	3,000
Teacher, Music.....	BS 2+ Ex. Pref.,	5,000
Teacher, Music-(male).....	A 1 Select,	5,000
Teacher, School (male).....	A 1 Select,	5,000
Teamster, in woods.....	E 6 Hazardous,	1,000
Teamster, not in woods (see also Drivers).....	E 6 Hazardous,	1,500
Teamster, Proprietor, superintending only.....	C 3 Ordinary,	5,000
Teamster, Proprietor, not driving team or superintending	B 2 Preferred,	10,000
Telephone or Telegraph Construction Contractor, office and superintending duties only.....	C 3 Ordinary,	5,000

TELEGRAPH OR TELEPHONE EMPLOYEES:

Builder or Repairer.....	DS 5 Special,	1,500
Inspector, Telegraph or Telephone, climbing poles.....	DS 5 Special,	1,500
Inspector, telegraph, no pole or line work.....	C 3 Ordinary,	2,000
Inspector, telephone, no pole or line work.....	B 2 Preferred,	2,000
Installer, inside work.....	C 3 Ordinary,	2,000
Lineman.....	DS 5 Special,	1,500
Line Foreman.....	D 4 Medium,	2,500
Operator (male).....	A 1 Select,	3,000
Roof Repairer.....	E 6 Hazardous,	1,000
Superintendent.....	B 2 Preferred,	5,000
Telephone Exchange Manager, office duties and traveling only.....	A 1 Select,	5,000
Telephone Maker, armature winder.....	C 3 Ordinary,	2,000
Telephone Maker, assembler.....	C 3 Ordinary,	3,000
Telephone Manufacturer, superintending only.....	B 2 Preferred,	5,000
Telephone Manufacturer, not superintending or working in factory.....	A 1 Select,	10,000
Tent (see Awning).....		
Terra Cotta Maker.....	D 4 Medium,	2,000
Terra Cotta Manufacturer, superintending only.....	B 2 Preferred,	5,000
Terra Cotta Manufacturer, not superintending or working in factory.....	A 1 Select,	10,000

THEATRE EMPLOYEES:

Advance Agent, not Bill Poster.....	A 1 Select,	5,000
Bill Poster.....	D 4 Medium,	2,000
Electrician.....	D 4 Medium,	2,500
Manager, office duties only.....	A 1 Select,	10,000
Property Man.....	B 2 Preferred,	3,000
Scene Painter.....	C 3 Ordinary,	3,000
Scene Shifter.....	D 4 Medium,	2,000
Stage Carpenter.....	D 4 Medium,	3,000
Stage Manager.....	BS 2+ Ex. Pref.,	5,000
Ticket Seller (male).....	A 1 Select,	5,000
Usher.....	A 1 Select,	2,500
Theatrical Manager, traveling.....	BS 2+ Ex. Pref.,	5,000
Thermometer or Barometer Maker.....	C 3 Ordinary,	3,000
Thermometer or Barometer Manufacturer, superintending only.....	B 2 Preferred,	5,000
Thermometer or Barometer Manufacturer, not superintending or working in factory.....	A 1 Select,	10,000
Thread or Yarn Maker.....	C 3 Ordinary,	2,000
Thread or Yarn Manufacturer, superintending only.....	B 2 Preferred,	5,000
Thread or Yarn Manufacturer, not superintending or working in mill.....	A 1 Select,	10,000
Thresher (with machine).....	E 6 Hazardous,	1,000
Threshing Machine Maker.....	E 6 Hazardous,	1,500
Threshing Machine Maker, not using machinery.....	D 4 Medium,	4,000
Threshing Machine Manufacturer, superintending only.....	C 3 Ordinary,	5,000
Threshing Machine Manufacturer, not superintending or working in factory.....	B 2 Preferred,	10,000
Ticket Agent, office work only.....	A 1 Select,	5,000
Ticket Collector, at ferry or railway station.....	B 2 Preferred,	2,000
Tie Dealer.....	C 3 Ordinary,	3,000
Tie Inspector.....	C 3 Ordinary,	3,000
Tile or Earthen Pipe Manufacturer, superintending only.....	C 3 Ordinary,	5,000
Tile or Earthen Pipe Manufacturer, not superintending or working in factory.....	B 2 Preferred,	10,000
Tile Setting Contractor, office and superintending duties only.....	C 3 Ordinary,	5,000

Occupation.	Class.	Limit of Risk.
TILE OR EARTHEN PIPE WORKS EMPLOYEES:		
Branch Maker, by molds.....	D 4 Medium,	\$2,000
Craneman, on steam shovel.....	E 6 Hazardous,	1,000
Engineer, stationary engine.....	D 4 Medium,	2,000
Fireman, stationary engine.....	D 4 Medium,	2,000
Foreman, overseer in works.....	C 3 Ordinary,	3,000
Inspector.....	C 3 Ordinary,	2,000
Junction Sticker.....	D 4 Medium,	1,500
Kiln Burner.....	DS 5 Special,	1,500
Laborer.....	E 6 Hazardous,	1,000
Pitman or Clay Bank Man.....	E 6 Hazardous,	1,000
Pressman, putting clay in cylinder.....	D 4 Medium,	2,000
Pressman's Helper.....	D 4 Medium,	1,500
Superintendent.....	C 3 Ordinary,	5,000
Temperer of Clay.....	D 4 Medium,	1,500
Tile Setter, in kiln.....	DS 5 Special,	1,500
Tile Sponger or Tile Trimmer.....	D 4 Medium,	2,000
Tile Turner (turning tile from press on to platform).....	D 4 Medium,	2,000
Wheeler, dry house to kiln.....	DS 5 Special,	1,500
Timber Hewer.....	F 7 Ex. Haz.,	1,000
Timber Inspector, in woods.....	D 4 Medium,	2,000
Time Keeper, bridge or railway.....	D 4 Medium,	2,000
Time Keeper, construction, not bridge or railway.....	C 3 Ordinary,	2,000
Time Keeper, office work only.....	A 1 Select,	5,000
Tin Plate Roller.....	DS 5 Special,	2,000
Tin Mill, superintendent.....	C 3 Ordinary,	5,000
Tin Manufacturer, not superintending or working in mill.....	B 2 Preferred,	5,000
Tin Manufacturer, office duties and traveling only.....	A 1 Select,	10,000
Tinner, Roof, Spout, Drain or Gutter Work.....	E 6 Hazardous,	1,500
Tinner (not Roofer, Spout, Drain or Gutter Setter), or Tinsmith.....	D 4 Medium,	2,000
Tinware Merchant, counter duties only.....	B 2 Preferred,	10,000
Tobacco Inspector.....	B 2 Preferred,	5,000
Tobacco Manufacturer, superintending only.....	B 2 Preferred,	5,000
Tobacco Manufacturer, not superintending or working in factory.....	A 1 Select,	10,000
Tobacco Merchant.....	A 1 Select,	5,000
Tobacco Warehouse Man.....	DS 5 Special,	1,500
Tobacco Worker in factory.....	C 3 Ordinary,	3,000
TOOL MAKERS:		
Drawer, using trip hammer.....	E 6 Hazardous,	1,500
Foreman, overseer in works.....	C 3 Ordinary,	3,000
Grinder.....	E 6 Hazardous,	2,000
Grinder, using guarded Huron stone.....	DS 5 Special,	2,000
Handle Turner.....	D 4 Medium,	2,500
Polisher, emery wheel or belt.....	D 4 Medium,	2,000
Sharpener.....	DS 5 Special,	2,000
Superintendent.....	C 3 Ordinary,	5,000
Temperer.....	D 4 Medium,	2,000
Turning out.....	DS 5 Special,	1,500
Welder.....	E 6 Hazardous,	1,500
Tool Manufacturer, superintending only.....	C 3 Ordinary,	5,000
Tool Manufacturer, not superintending or working in shop.....	B 2 Preferred,	10,000
Topographer U. S. Geodetic Survey.....	C 3 Ordinary,	5,000
Toxicologist.....	BS 2+ Ex. Pref.,	5,000
Toy Maker.....	D 4 Medium,	2,000
Toy Manufacturer, superintending only.....	C 3 Ordinary,	5,000
Toy Manufacturer, not superintending or working in factory.....	B 2 Preferred,	10,000
Track Laying and Ballasting Contractor, office and superintending duties only.....	C 3 Ordinary,	5,000
Transfer Company Driver or Assistant.....	D 4 Medium,	2,000
Transfer Company Proprietor, superintending only.....	C 3 Ordinary,	5,000
Transfer Company Proprietor, not driving team or superintending.....	B 2 Preferred,	10,000
Transit man, surveying.....	C 3 Ordinary,	2,000
Trapper (not insurable).....	H X Ex. Peril,	500
Traveling Agent or Salesman, not peddler.....	A 1 Select,	10,000
Treasurer of Corporation, office duties.....	A 1 Select,	10,000
Tree Sprayer or Trimmer.....	DS 5 Special,	1,500
Truant Officer.....	C 3 Ordinary,	2,000
Truckman.....	E 6 Hazardous,	1,500
Trunk Maker.....	C 3 Ordinary,	2,000
Trunk Manufacturer, superintending only.....	B 2 Preferred,	5,000
Trunk Manufacturer, not superintending or working in factory.....	A 1 Select,	10,000

Occupation.	Class.	Limit of Risk.
TUB OR PAIL FACTORY EMPLOYEES:		
Circular Sawyer.....	E 7 Ex. Haz.,	\$1,000
Engineer, stationary engine.....	D 4 Medium,	2,500
Fireman, stationary engine.....	D 4 Medium,	2,000
Foreman, overseer in works.....	D 4 Medium,	3,000
Hooper.....	D 4 Medium,	1,500
Laborer.....	E 6 Hazardous,	1,000
Matcher.....	DS 5 Special,	1,500
Nailer.....	D 4 Medium,	1,500
Painter.....	C 3 Ordinary,	2,000
Saw Filer.....	D 4 Medium,	2,000
Superintendent.....	C 3 Ordinary,	5,000
Turning off.....	D 4 Medium,	1,500
Tub or Pail Manufacturer, superintending only.....	C 3 Ordinary,	5,000
Tub or Pail Manufacturer, not superintending or working in factory.....	B 2 Preferred,	10,000
Tube Works (see page 348).		
Tugboat (see Vessels).....		
Tunnel Construction, civil engineer.....	D 4 Medium,	3,000
Tunnel Construction Employee (not insurable).....	H X Ex. Peril,	500
Tunnel Construction, foreman.....	E 6 Hazardous,	2,000
Tunneling Contractor, subaqueous, office and superintending duties only.....	DS 5 Special,	3,000
Tunneling Contractor, not subaqueous, office and superintending duties only.....	D 4 Medium,	5,000
Turkish Bath Attendant.....	D 4 Medium,	2,000
Turkish Bath Proprietor, not attendant.....	B 2 Preferred,	5,000
Turner, bone, wood or ivory.....	D 4 Medium,	2,500
Turpentine (see Tar).....		
Type Founder.....	C 3 Ordinary,	3,000
Type Foundry Proprietor, superintending only.....	B 2 Preferred,	5,000
Type Foundry Proprietor, not superintending or working in foundry.....	A 1 Select,	10,000
Type Setter, jobber or pressman.....	C 3 Ordinary,	3,000
Type Setter, not using press.....	B 2 Preferred,	3,000
Typewriter Agency Manager, office duties and traveling only.....	A 1 Select,	10,000
Typewriter Maker.....	C 3 Ordinary,	2,500
Typewriter Manufacturer, superintending only.....	B 2 Preferred,	5,000
Typewriter Manufacturer, not superintending or working in factory.....	A 1 Select,	10,000
Typewriter Operator (male).....	A 1 Select,	3,000
Typewriter Repairer, not in shop.....	B 2 Preferred,	2,500
Typograph Operator, no presswork.....	B 2 Preferred,	3,000
Umbrella Maker.....	C 3 Ordinary,	2,000
Umbrella Manufacturer, superintending only.....	B 2 Preferred,	5,000
Umbrella Manufacturer, not superintending or working in factory.....	A 1 Select,	10,000
Undertaker.....	C 3 Ordinary,	5,000
Undertaker's Assistant, general work.....	C 3 Ordinary,	3,000
United States Storekeeper.....	C 3 Ordinary,	3,000
Upholsterer.....	C 3 Ordinary,	3,000
Valet (insurable for death and dismemberment only).....	C 3 Ordinary,	2,000
Valve or Steam Gauge Maker.....	D 4 Medium,	2,500
Valve or Steam Gauge Manufacturer, superintending only.....	C 3 Ordinary,	5,000
Valve or Steam Gauge Manufacturer, not superintending or working in factory.....	B 2 Preferred,	10,000
Varnish or Japan Maker.....	C 3 Ordinary,	2,000
Varnish or Japan Manufacturer, superintending only.....	B 2 Preferred,	5,000
Varnish or Japan Manufacturer, not superintending or working in factory.....	A 1 Select,	10,000
Vessel Builder, Proprietor of Yard, superintending only.....	C 3 Ordinary,	5,000
VESSELS—BUILDERS:		
Barge.....	DS 5 Special,	2,000
Boat or Yacht, not ship carpenter.....	D 4 Medium,	2,500
Boat or Yacht, superintending only.....	C 3 Ordinary,	5,000
Mast, Oar or Block Maker.....	D 4 Medium,	2,000
Ship Carpenter.....	DS 5 Special,	2,500
Ship Caulker.....	D 4 Medium,	2,000
Ship Rigger.....	E 6 Hazardous,	1,500
Shipsmith or Shipwright.....	DS 5 Special,	2,000
Ship Yard Foreman.....	C 3 Ordinary,	5,000
VESSELS—BUILDERS, IRON OR STEEL:		
Vessel Builder (limit \$1,000 and \$10. Premium \$34).....	F 7 Ex. Haz.,	1,000
Vessel Builder, foreman or overseer (limit \$2,000 and \$15. Premium \$40, \$50).....	E 6 Hazardous,	2,000

Occupation.	Class		Limit of Risk
Vessel Builder, superintendent of construction, not foreman.....	D 4	Medium,	\$3,000
Vessel Builder, superintending only.....	C 3	Ordinary,	10,000
VESSELS—DEALERS AND FITTERS:			
Ship Broker.....	B 2	Preferred,	10,000
Ship Chandler, handling goods.....	C 3	Ordinary,	3,000
Ship Chandler, supervising only.....	B 2	Preferred,	10,000
Ship Inspector or Ship Surveyor.....	D 4	Medium,	3,000
VESSELS—CAPTAINS, MATES OR PILOTS:			
Barge, outside carrying trade.....	E 6	Hazardous,	1,000
Barge, general carrying trade, on river, sound or canal.....	D 4	Medium,	2,000
Barge on lakes, class Lloyds A2.....	DS 5	Special,	2,000
Barges on lakes, class Lloyds A1.....	D 4	Medium,	2,000
Coasting Vessel (insurable for death only).....	E 6	Hazardous,	2,000
Dredge, lake, river or sound.....	D 4	Medium,	3,000
Ferryboat.....	C 3	Ordinary,	5,000
First-class passenger steamer, on river or sound.....	C 3	Ordinary,	5,000
First-class lake steamer, class Lloyds A1 or A2.....	D 4	Medium,	2,500
First-class sea-going vessel (insurable for death only).....	E 6	Hazardous,	2,000
Freight Steamer, on river or sound.....	D 4	Medium,	3,000
Pilot, outside sea service.....	E 6	Hazardous,	1,000
Sailing Vessel, lake, river or sound.....	DS 5	Special,	2,000
Tug, ocean work.....	DS 5	Special,	3,000
Tug, river or harbor.....	D 4	Medium,	3,000
VESSELS—CLERKS, DOCTORS, PURSERS, STEWARDS, WAITERS:			
First-class Sea-going Steamer (insurable for death only).....	D 4	Medium,	3,000
First-class Lake, River, or Sound Steamer.....	C 3	Ordinary,	3,000
Regular Passenger Line Ocean Steamship.....	C 3	Ordinary,	5,000
VESSELS—OPERATIVES:			
Bargeman, outside carrying trade.....	E 6	Hazardous,	1,000
Bargeman, general carrying trade on river or sound.....	DS 5	Special,	2,000
Boatman or Lighterman.....	E 6	Hazardous,	1,000
Canal Boatman.....	DS 5	Special,	2,000
Deck Hand, lake, river or sound steamer or ferryboat.....	E 6	Hazardous,	1,000
Engineers and Firemen (see page 325).			
Inspector, boilers.....	C 3	Ordinary,	5,000
Inspector or Surveyor of Hulls.....	D 4	Medium,	3,000
Sailor or Seaman, common, lake or ocean (not insurable).....	H X	Ex. Spl. Haz.,	500
Vessel Owner, shore duties only.....	B 2	Preferred,	10,000
Veterinary Dentist or Surgeon.....	DS 5	Special,	3,000
Vinegar Maker.....	C 3	Ordinary,	2,000
Vinegar Manufacturer, superintending only.....	B 2	Preferred,	5,000
Vinegar Manufacturer, not superintending or working in mill.....	A 1	Select,	10,000
Vineyardist, working.....	D 4	Medium,	3,000
Vineyardist, supervising only.....	C 3	Ordinary,	5,000
Vitriol (see acid).....			
Volunteer U. S. Army, (not insurable).....	H X	Ex. Peril,	500
Volunteer U. S. Navy, (not insurable).....	H X	Ex. Peril,	500
Wagon (see Carriage).....			
Waiter on lake, river or sound steamer.....	C 3	Ordinary,	2,000
Waiter on train.....	BS 2+	Ex. Peril,	2,000
Waiter in restaurant or hotel.....	B 2	Preferred,	2,000
Wall Paper Designer.....	B 2	Preferred,	5,000
Wall Paper Hanger.....	C 3	Ordinary,	2,000
Wall Paper Maker.....	D 4	Medium,	2,000
Wall Paper Manufacturer, superintending only.....	B 2	Preferred,	5,000
Wall Paper Manufacturer, not superintending or working in factory.....	A 1	Select,	10,000
Wall Paper Merchant, office and selling duties only.....	B 2	Preferred,	5,000
Warden or Deputy of State Prison or Superintendent of Penitentiary.....	D 4	Medium,	5,000
Warden or Superintendent House of Correction or Refuge or Reform School.....	C 3	Ordinary,	5,000
Warehouse Laborer.....	DS 5	Special,	1,500
Warehouse Foreman.....	C 3	Ordinary,	2,000
Warehouse Proprietor, superintending only.....	B 2	Preferred,	5,000
Warehouse Proprietor, office duties, not superintending.....	A 1	Select,	10,000
Warehouse Superintendent.....	B 2	Preferred,	5,000
Watchmaker and Repairer in jewelry store.....	BS 2+	Ex. Pref.,	3,000
Watch or Watch Case Maker.....	C 3	Ordinary,	3,000

Occupation.		Class.	Limit of Risk.
Watch or Watch Case Manufacturer, superintending only	B 2	Preferred,	\$5 000
Watch or Watch Case Manufacturer, not superintending or working in factory.	A 1	Select,	10,000
Watchman, coal or ore docks.	D 4	Medium,	2,000
Watchman on construction work.	D 4	Medium,	2,000
Watchman in mill, warehouse, factory, bank or office.	C 3	Ordinary,	2,000
Watch Tester, in factory.	BS 2+	Ex. Pref.,	3,000
Water Borer, laborer.	E 6	Hazardous	1,000
Water Works, superintendent.	C 3	Ordinary,	5,000
Water Works Construction Contractor, no tunneling, office and superintending duties only.	C 3	Ordinary,	5,000
Water Works Contractor, office duties, not superintending	B 2	Preferred,	10,000
Water Works Foreman.	D 4	Medium.	2,000
Wax Flower Maker (same as Artificial Flower).			
Weaver.	C 3	Ordinary,	2,000
Weigher.	C 3	Ordinary,	2,000
Weigher, office work only.	A 1	Select,	5,000
Well Borer, artesian.	D 4	Medium,	2,000
Well Borer, artesian, superintending only.	C 3	Ordinary,	5,000
Well Boring Contractor, handling explosives (not insurable).	H X	Ex. Peril,	500
Well Boring Contractor, not handling explosives, office and superintending duties only.	C 3	Ordinary,	5,000
Well Digger.	E 6	Hazardous,	1,000
Wharf or Dock Builder.	E 6	Hazardous,	1,000
Wharf or Dock Contractor, superintending only.	C 3	Ordinary,	5,000
Wharf or Dock Contractor, office duties, not superintending.	B 2	Preferred,	10,000
Wharf Laborer.	E 6	Hazardous,	1,000
Wharfing or Wharf Master.	C 3	Ordinary,	3,000
Wheat Farm, owner or manager, supervising only.	C 3	Ordinary,	2,500
Wheat Farm, business manager or owner, not working or superintending laborers.	B 2	Preferred,	5,000
Wheelwright, using machinery.	E 6	Hazardous,	1,500
Wheelwright, not using machinery.	D 4	Medium,	2,000
Whip Maker.	C 3	Ordinary,	2,000
Whip Manufacturer, superintending only.	B 2	Preferred,	5,000
Whip Manufacturer, not superintending or working in factory.	A 1	Select,	10,000
White Lead Maker.	D 4	Medium,	2,000
White Lead Manufacturer, superintending only.	C 3	Ordinary,	5,000
White Lead Manufacturer, not superintending or working in factory.	A 1	Select,	10,000
Whitesmith.	D 4	Medium,	2,000
Whitewasher.	D 4	Medium,	2,000
Wig Maker.	BS 2+	Ex. Pref.,	2,000
Wig Manufacturer, superintending only.	B 2	Preferred,	5,000
Wig Manufacturer, not superintending or working in factory.	A 1	Select,	10,000
Windmill Maker.	E 6	Hazardous,	1,000
Windmill Maker, machinist.	DS 5	Special,	2,500
Windmill Manufacturer, superintending only.	C 3	Ordinary,	5,000
Windmill Manufacturer, not superintending or working in factory.	B 2	Preferred	10,000
Window Cleaner, outside, using safety appliance.	DS 5	Special,	1,000
Window Cleaner, outside, not using safety appliance.	F 7	Ex. Haz.,	1,000
Window Dresser or Trimmer.	B 2	Preferred,	5,000
Window Screen or Shade Maker.	C 3	Ordinary,	2,000
Window Screen or Shade Manufacturer, superintending only.	B 2	Preferred,	5,000
Window Screen or Shade Manufacturer, not superintending or working in factory.	A 1	Select,	10,000
Wine Maker.	D 4	Medium,	2,500
Wireless Telegraph Operator, ship duty (not insurable).	H X	Ex. Peril,	500
Wireless Telegraph Operator, shore duty, not electrician.	BS 2+	Ex. Pref.,	2,000
Wire Workers (see page 359).			
Wood Dealer, Merchant, supervising only.	B 2	Preferred,	10,000
Wood Carver, machine worker.	E 6	Hazardous,	1,500
Wood Carver, hand tools only.	C 3	Ordinary,	2,000
Wood Chopper.	F 7	Ex. Haz.,	1,000
Wood Merchant, working.	DS 5	Special,	2,000
Wood Peddler.	D 4	Medium,	2,000
Wood Preserving Employee.	D 4	Medium,	2,000
Wood Turner.	D 4	Medium,	2 500
Wood Worker (see Cabinet Maker, Carpenter, Furniture Factory, Lumber Mill and other heads).			
Wood Merchant.	A 1	Select	10,000
Wool Puller.	C 3	Ordinary,	1,000

Occupation.		Class.	Limit of Risk
Wool Sampler.....	C	3 Ordinary,	\$3,000
Wool Scourer or Wool Sorter.....	C	3 Ordinary,	2,000
Woolen Goods Manufacturer, superintending only.....	B	2 Preferred.	5,000
Woolen Goods Manufacturer, not superintending or working in mill.....	A	1 Select,	10,000
Woolen Mill Operative.....	C	3 Ordinary,	2,000
Writer or Author, not reporter (insurable for death and dismemberment only).....	A	1 Select,	10,000
Yacht (see Vessels).....			
Yarn (see Thread).....			
Yeast Maker.....	C	3 Ordinary,	3,000
Yeast Manufacturer, superintending only.....	B	2 Preferred,	5,000
Yeast Manufacturer, not superintending or working in factory.....	A	1 Select.	10,000
Zinc Manufacturer, superintending only.....	C	3 Ordinary,	5,000
Zinc Manufacturer, office duties, not superintending.....	B	2 Preferred,	10,000

ZINC WORKS EMPLOYEES:

Catcher at Rolls.....	D	4 Medium,	2,000
Cellarman, coal furnace.....	DS	5 Special,	1,500
Cellarman, gas furnace.....	C	3 Ordinary,	1,500
Charger.....	D	4 Medium,	1,500
Crucible Maker.....	C	3 Ordinary,	2,000
Dipper.....	DS	5 Special,	1,500
Engineer, stationary engine.....	D	4 Medium,	2,500
Fireman, stationary engine.....	D	4 Medium,	2,000
Fireman, gas house.....	C	3 Ordinary,	1,500
Fireman, re-melting pots.....	C	3 Ordinary,	1,500
Fireman, roast kilns.....	D	4 Medium,	1,500
Foreman, overseer in works.....	C	3 Ordinary,	3,000
Laborer.....	E	6 Hazardous,	1,500
Long Shifters.....	DS	5 Special,	1,500
Manager, general office duties only.....	B	2 Preferred,	10,000
Packer.....	D	4 Medium,	2,000
Potter.....	C	3 Ordinary,	2,000
Roast Kiln Man.....	D	4 Medium,	1,500
Roller.....	D	4 Medium,	2,000
Shearsman, slab.....	D	4 Medium,	1,500
Shearsman, hand or rotary.....	C	3 Ordinary,	1,500
Short Shifter.....	DS	5 Special,	1,500
Smelter.....	E	6 Hazardous.	2,000
Superintendent.....	C	3 Ordinary,	5,000
Watchman.....	D	4 Medium,	1,500
Wheeler.....	DS	5 Special,	1,500
Yardman.....	DS	5 Special,	1,000

IRON WORKERS.**BLAST FURNACE EMPLOYEES:**

Blast Furnace Barrowman.....	E	6 Hazardous,	1,500
Blast Furnace Blower.....	D	4 Medium,	2,000
Blast Furnace Boilerman.....	E	6 Hazardous,	2,000
Blast Furnace Bricklayer at Furnace.....	E	6 Hazardous,	1,500
Blast Furnace Casting house Man.....	E	6 Hazardous,	1,500
Blast Furnace Cinderman.....	F	7 Extra Haz.,	1,000
Blast Furnace Cupola Man or Top Filler.....	E	6 Hazardous,	1,500
Blast Furnace Engineer, stationary engine.....	D	4 Medium,	2,500
Blast Furnace Fireman, stationary engine.....	D	4 Medium,	2,000
Blast Furnace Foreman, overseer.....	D	4 Medium,	3,000
Blast Furnace General Superintendent and Assistant.....	C	3 Ordinary,	5,000
Blast Furnace Hot Blast Tender.....	D	4 Medium,	2,000
Blast Furnace Keeper and Helper.....	E	6 Hazardous,	1,500
Blast Furnace Laborer, Metal Breaker or Metal Handler.....	E	6 Hazardous,	1,500
Blast Furnace Molder.....	DS	5 Special,	2,000
Blast Furnace Ore Crusher.....	E	6 Hazardous,	1,500
Blast Furnace Salamander Breaker.....	E	6 Hazardous,	1,500
Blast Furnace Scrap Shearsman.....	E	6 Hazardous,	1,500
Blast Furnace Stock-house Man.....	E	6 Hazardous,	1,500
Blast Furnace Troughman.....	F	7 Extra Haz.,	1,000
Blast Furnace Water Tender.....	D	4 Medium,	2,000
Blast Furnace Weigher.....	C	3 Ordinary,	2,000

CHARCOAL IRON WORKERS (SHEET IRON):

Charcoal Iron Annealer, Catcher, Doubler, Heater, Knobler, Matcher or Pickler.....	D	4 Medium,	2,000
Charcoal Iron Roller, Shingles, Shearsman or Trimmer.....	DS	5 Special,	2,000

Occupation.	Class.	Limit of Risk.
FOUNDRYMEN:		
Core Maker.....	C 3 Ordinary,	\$2,000
Cupola Man.....	E 6 Hazardous,	1,500
Foreman.....	D 4 Medium,	3,000
Laborer.....	E 6 Hazardous,	1,500
Melter.....	E 6 Hazardous,	1,500
Molder, not Pourer.....	DS 5 Special,	2,000
Molder, pourer.....	E 6 Hazardous,	2,000
Pattern Maker, wood.....	E 6 Hazardous,	2,000
Pattern Maker, iron.....	D 4 Medium,	2,500
Polisher.....	D 4 Medium,	2,000
Superintendent.....	C 3 Ordinary,	3,000
IRON TUBE WORKERS:		
Tube Works Ball Grinder.....	E 6 Hazardous,	1,500
Tube Works Baller, Lap Mill.....	DS 5 Special,	2,000
Tube Works Bender, Lap Mill.....	DS 5 Special,	2,000
Tube Works Bender, Butt Mill.....	D 4 Medium,	2,000
Tube Works Bundler.....	DS 5 Special,	2,000
Tube Works Charger, Lap Mill.....	DS 5 Special,	2,000
Tube Works Charger, Butt Mill.....	D 4 Medium,	2,000
Tube Works Coupling or Socket Maker.....	DS 5 Special,	2,000
Tube Works Enameler.....	C 3 Ordinary,	2,000
Tube Works Foreman, overseer in works.....	C 3 Ordinary,	3,000
Tube Works Iron Inspector.....	C 3 Ordinary,	3,000
Tube Works Molder or Pitman.....	DS 5 Special,	2,000
Tube Works Rigger or Roll Setter.....	E 6 Hazardous,	1,500
Tube Works Superintendent.....	C 3 Ordinary,	5,000
Tube Works Tester.....	D 4 Medium,	2,000
Tube Works Threader.....	C 3 Ordinary,	2,000
Tube Works Welder, Lap Mill.....	DS 5 Special,	2,000
Tube Works Welder, Butt Mill.....	D 4 Medium,	2,000
MUCK ROLLERS:		
Muck Catcher, Drag-out Man, Hook-up Man, Shearsman or Squeezer.....	E 6 Hazardous,	1,500
Muck Roller or Rougher and Helper.....	F 7 Extra Haz.,	1,000
PLATE ROLLERS:		
Plate Rolling-mill Catcher, Matcher, Pickler or Shearer.....	DS 5 Special,	2,000
Plate Rolling-mill Roller or Rougher.....	E 6 Hazardous,	1,500
ROD ROLLERS:		
Rod Rolling-mill Bundler, Catcher or Finisher.....	DS 5 Special,	2,000
Rod Rolling-mill Roller or Rougher.....	E 6 Hazardous,	1,500
ROLLING MILL EMPLOYEES:		
Rolling-mill Bar Catcher.....	DS 5 Special,	2,000
Rolling-mill Bar Drag-out Man.....	DS 5 Special,	2,000
Rolling-mill Bar Hook-up Man.....	E 6 Hazardous,	2,000
Rolling-mill Bar Roller or Rougher.....	E 6 Hazardous,	1,500
Rolling-mill Boss Roller.....	DS 5 Special,	3,000
Rolling-mill Brakeman.....	E 6 Hazardous,	1,500
Rolling-mill Bricklayer.....	DS 5 Special,	2,000
Rolling-mill Buggyman or Telegraph Man.....	DS 5 Special,	1,500
Rolling-mill Carpenter.....	E 6 Hazardous,	1,500
Rolling-mill Chief Engineer, in charge of machinery	C 3 Ordinary,	5,000
Rolling-mill Charger or Chipper.....	E 6 Hazardous,	2,000
Rolling-mill Cinderman.....	F 7 Extra Haz.,	1,000
Rolling-mill Cut-off Man.....	DS 5 Special,	2,000
Rolling-mill Driller.....	D 4 Medium,	2,000
Rolling-mill Engineer "Modoc".....	E 6 Hazardous,	1,500
Rolling-mill Engineer, stationary engine.....	D 4 Medium,	2,500
Rolling-mill Fireman, stationary engine.....	D 4 Medium,	2,000
Rolling-mill Foreman, overseer.....	C 3 Ordinary,	3,000
Rolling-mill General Superintendent and Assistant....	C 3 Ordinary,	5,000
Rolling-mill Gasman in Mill.....	D 4 Medium,	2,000
Rolling-mill Gasman in Gas House.....	C 3 Ordinary,	2,000
Rolling-mill Hooker at Shears.....	G 8 Perilous,	500
Rolling-mill Heater and Helper.....	DS 5 Special,	2,000
Rolling-mill Knobler and Helper.....	D 4 Medium,	2,000
Rolling-mill Laborer.....	E 6 Hazardous,	1,500
Rolling-mill Leverman.....	DS 5 Special,	2,000
Rolling-mill Machinist or Millwright.....	DS 5 Special,	2,500

Occupation.		Class.	Limit of Risk.
First Helper.....	D 4	Medium,	\$2,500
Melter.....	D 4	Medium,	3,000
Second Helper.....	DS 5	Special,	2,000
Stock Roller.....	DS 5	Special,	2,000
Superintendent.....	C 3	Ordinary	5,000

PITMAN:

Assistant Ladleman.....	E 6	Hazardous,	1,500
Ladleman.....	E 6	Hazardous,	1,500
Overhead Craneman.....	DS 5	Special,	1,500
Pitman.....	E 6	Hazardous,	1,500
Tapman.....	E 6	Hazardous,	1,500

RAIL MILL EMPLOYEES:

Steel Rail Bloom Cutter or Stamper.....	DS 5	Special,	2,000
Steel Rail Blooming Mill Man.....	E 6	Hazardous,	1,500
Steel Rail Boss Roller.....	D 4	Medium,	2,500
Steel Rail Charger.....	DS 5	Special,	2,000
Steel Rail Catcher or Tongsman.....	DS 5	Special,	2,000
Steel Rail Cinderman.....	F 7	Extra Haz.,	1,000
Steel Rail Cold Chipper.....	DS 5	Special,	2,000
Steel Rail Cut-off Man or Cutter.....	DS 5	Special,	2,000
Steel Rail Drag-out Man at Saws.....	DS 5	Special,	2,000
Steel Rail Driller.....	D 4	Medium,	2,000
Steel Rail Gagger.....	D 4	Medium,	2,000
Steel Rail Gauger.....	D 4	Medium,	2,000
Steel Rail Greaser of Journals.....	E 6	Hazardous,	2,000
Steel Rail Heater and Helper.....	DS 5	Special,	2,000
Steel Rail Hot Chipper.....	DS 5	Special,	2,000
Steel Rail Hook-up Man.....	DS 5	Special,	2,000
Steel Rail Inspector.....	D 4	Medium,	2,500
Steel Rail Leverman at Rolls.....	DS 5	Special,	2,000
Steel Rail Piler or Loader.....	E 6	Hazardous,	1,500
Steel Rail Runwayman.....	E 6	Hazardous,	1,500
Steel Rail Roller.....	E 6	Hazardous,	1,500
Steel Rail Rougher.....	E 6	Hazardous,	1,500
Steel Rail Sawman.....	DS 5	Special,	2,000
Steel Rail Straightener.....	D 4	Medium,	2,000
Steel Rail Superintendent.....	C 3	Ordinary,	3,000

ANTHRACITE COAL MINERS.

Blacksmith, outside, not shoeing.....	D 4	Medium,	2,000
Carpenter or Repairman, inside.....		C. Miner,	500
Carpenter or Repairman, outside.....	E 6	Hazardous,	1,500
Engineer or Fireman of Locomotive in mine.....		C. Miner,	500
Engineer or Fireman, stationary engine, inside.....	DS 5	Special,*	1,000
Engineer or Fireman, stationary engine, outside.....	D 4	Medium,	2,000
Foreman or Boss, inside.....	DS 5	Special,*	1,000
Foreman or Boss, outside.....	D 4	Medium,	2,000
General Manager or Superintendent.....	C 3	Ordinary,	5,000
Laborer, outside.....	E 6	Hazardous,	1,500
Machinist, inside.....		C. Miner,	500
Machinist, outside.....	DS 5	Special,	2,500
Master Mechanic.....	D 4	Medium,	2,500
Miner.....		C. Miner,	500
Miner's Laborer.....		C. Miner,	500
Mining Engineer.....	D 4	Medium,	3,000
Mule Driver.....		C. Miner,	500
Oiler.....	E 6	Hazardous,	1,500
Operator, superintending.....	C 3	Ordinary,	5,000
Operator, not superintending or entering mines.....	B 2	Preferred,	10,000
Pumpman.....		C. Miner,	500
Rope Rider.....		C. Miner,	500
Runner.....		C. Miner,	500
Shift Boss.....		C. Miner,	500
Shute or Breaker Boss.....	D 4	Medium,	2,000
Sinker.....		C. Miner,	500
Stable Boss, inside.....	DS 5	Special,*	1,000
Stable Boss, outside.....	D 4	Medium,	2,000
Teamster, outside.....	E 6	Hazardous,	1,500
Timberman.....		C. Miner,	500
Weighmaster.....	D 4	Medium,	2,000

* Only *inside* men are allowed special combinations other than "level insurance"

Occupation.		Class.	Limit of Risk.
BITUMINOUS COAL MINERS.			
Blacksmith, outside, not shoeing.....	D	4 Medium,	\$2,000
Carpenter or Repairman, inside.....		C. Miner,	500
Carpenter or Repairmen, outside.....	E	6 Hazardous,	1,500
Engineer or Fireman of Locomotive in mine.....		C. Miner,	500
Engineer or Fireman, stationary engine, inside.....	DS	5 Special,*	1,000
Engineer or Fireman, stationary engine, outside.....	D	4 Medium,	2,000
Foreman or Boss, inside.....	DS	5 Special,*	1,000
Foreman or Boss, outside.....	D	4 Medium,	2,000
General Manager or Superintendent.....	C	3 Ordinary,	5,000
Laborer, outside.....	E	6 Hazardous,	1,500
Machinist, inside.....		C. Miner,	500
Machinist, outside.....	DS	5 Special,	2,500
Master Mechanic.....	D	4 Medium,	2,500
Miner.....		C. Miner,	500
Miner's Laborer.....		C. Miner,	500
Mining Engineer.....	D	4 Medium,	3,000
Mule Driver.....		C. Miner,	500
Oiler.....	E	6 Hazardous,	1,500
Operator, superintending.....	C	3 Ordinary,	5,000
Operator, not superintending or entering mines.....	B	2 Preferred,	10,000
Pumpman.....		C. Miner,	500
Rope Rider.....		C. Miner,	500
Runner.....		C. Miner,	500
Shift Boss.....		C. Miner,	500
Shute or Breaker Boss.....	D	4 Medium,	2,000
Sinker.....		C. Miner,	500
Stable Boss, inside.....	DS	5 Special,*	1,000
Stable Boss, outside.....	D	4 Medium,	2,000
Teamster, outside.....	E	6 Hazardous,	1,500
Timberman.....		C. Miner,	500
Weighmaster.....	D	4 Medium,	2,000

ANTHRACITE AND BITUMINOUS MINERS.**PREMIUMS FOR VARIOUS COMBINATIONS.**

For \$250 insurance and \$2.50 weekly indemnity.....	C. Miner,	13.00
For \$250 insurance and \$5.00 weekly indemnity.....	C. Miner,	22.00
For \$500 insurance and \$2.50 weekly indemnity.....	C. Miner,	17.50
For \$500 insurance and \$5.00 weekly indemnity.....	C. Miner,	26.00
For \$500 insurance and \$6.00 weekly indemnity.....	C. Miner,	29.60
For \$500 insurance and \$7.50 weekly indemnity.....	C. Miner,	35.00

SPECIAL COMBINATIONS FOR *Inside* MEN IN DS 5 "SPECIAL" CLASS ONLY.

For \$1,000 insurance and \$5.00 weekly indemnity.....	DS	5 Special,	12.50
For \$1,000 insurance and \$7.50 weekly indemnity.....	DS	5 Special,	16.88
For \$1,000 insurance and \$10.00 weekly indemnity.....	DS	5 Special,	21.25

ORE MINERS.**Quartz, Gold, Silver, Copper, Iron, Lead, Zinc.**

Assayer, working under ground.....	DS	5 Special,	1,000
Assayer, not working under ground.....	C	3 Ordinary,	5,000
Blacksmith, outside, not shoeing.....	D	4 Medium,	2,000
Bookkeeper or Office-man, office duty only.....	B	2 Preferred,	5,000
Brakeman, outside.....	C	3 Ordinary,	2,000
Carpenter or Repairman, inside.....		O. Miner,	500
Carpenter, outside.....	E	6 Hazardous,	1,500
Chief Engineer.....	D	4 Medium,	5,000
Engineer or Fireman, of Locomotive in mine.....		O. Miner,	500
Engineer or Fireman, stationary engine, inside.....	DS	5 Special,*	1,000
Engineer or Fireman, stationary engine, outside.....	D	4 Medium,	2,000
Foreman or Boss, inside.....	DS	5 Special,*	1,000
Foreman or Boss, outside.....	D	4 Medium,	2,000
General Manager, superintending inside and outside work.....	D	4 Medium,	3,000
General Manager, not superintending inside work.....	C	3 Ordinary,	5,000
Laborer, outside or Topman.....	E	6 Hazardous,	1,000
Master Mechanic.....	D	4 Medium,	3,000
Machinist, inside.....		O. Miner,	500
Machinist, outside.....	DS	5 Special,	2,500
Miner.....		O. Miner,	500
Mining Engineer.....	D	4 Medium,	3,000
Motorman, inside.....		O. Miner,	500

* Only *inside* men are allowed special combinations other than "level insurance."

Occupation.		Class.	Limit of Risk.
Rolling-mill Metal Breaker.....	E	6 Hazardous,	\$1,500
Rolling-mill Puddler.....	DS	5 Special,	2,000
Rolling-mill Puddler's Helper.....	DS	5 Special,	1,500
Rolling-mill Roll Turner.....	C	3 Ordinary,	2,000
Rolling-mill Runner or Runwayman.....	E	6 Hazardous,	2,000
Rolling-mill Sawman, Screwman or Spannerman.....	DS	5 Special,	2,000
Rolling-mill Shearer or Shears Trough Hooker.....	DS	5 Special,	2,000
Rolling-mill Straightener or Assistant.....	D	4 Medium,	2,000
Rolling-mill Weigher.....	C	3 Ordinary,	2,000

SHEET ROLLERS:

Sheet Rolling-mill Catcher, Pickler, Shearsman, Spannerman, Regulator or Trimmer.....	DS	5 Special,	2,000
Sheet Rolling-mill Roller.....	E	6 Hazardous,	1,500

WIRE WORKERS:

Wire Annealer.....	D	4 Medium,	2,000
Wire, Barbed, Maker.....	DS	5 Special,	2,000
Wire Bundler.....	D	4 Medium,	2,000
Wire Car Loader.....	DS	5 Special,	1,500
Wire Cleaner.....	D	4 Medium,	1,500
Wire Cloth Weaver.....	C	3 Ordinary,	1,500
Wire Die Reamer.....	C	3 Ordinary,	2,500
Wire Drawer, coarse wire.....	D	4 Medium,	2,000
Wire Drawer, fine wire.....	C	3 Ordinary,	2,500
Wire Drawer, steel plate process.....	E	6 Hazardous,	1,500
Wire Fence Maker, railing, counter, guard, or ornamental.....	DS	5 Special,	2,000
Wire Foreman, in works.....	C	3 Ordinary,	3,000
Wire Foreman, kiln or bundlers.....	D	4 Medium,	2,000
Wire Galvanizer, small furnace.....	D	4 Medium,	2,000
Wire Galvanizer, large furnace.....	C	3 Ordinary,	2,000
Wire Hay-Band Worker.....	DS	5 Special,	2,000
Wire Heater.....	D	4 Medium,	2,000
Wire Laborer.....	E	6 Hazardous,	1,000
Wire Machinist, shop.....	DS	5 Special,	2,500
Wire Machine Adjuster, barbed wire.....	D	4 Medium,	2,000
Wire Mattress Maker.....	C	3 Ordinary,	2,000
Wire Millwright.....	DS	5 Special,	2,000
Wire Nail Maker.....	D	4 Medium,	2,000
Wire Oiler.....	DS	5 Special,	2,000
Wire Plater.....	D	4 Medium,	2,000
Wire Plater, setter.....	D	4 Medium,	2,000
Wire Pointer.....	D	4 Medium,	2,000
Wire Reelman.....	D	4 Medium,	2,000
Wire Roller, cold.....	D	4 Medium,	2,000
Wire Roller, hot rod.....	DS	5 Special,	2,000
Wire Rope Maker.....	D	4 Medium,	2,000
Wire Screen Weaver.....	C	3 Ordinary,	1,500
Wire Shipping Clerk.....	C	3 Ordinary,	3,000
Wire Staple Maker.....	C	3 Ordinary,	2,000
Wire Superintendent.....	C	3 Ordinary,	5,000
Wire Tester.....	D	4 Medium,	2,000
Wire Watchman.....	C	3 Ordinary,	2,500
Wire Wheeler.....	D	4 Medium,	1,500
Wire Wrapper.....	D	4 Medium,	2,000

STEEL WORKERS.**BESSEMER STEEL WORKERS:**

Bessemer Blacksmith.....	D	4 Medium,	2,000
Bessemer Bricklayer, outside.....	DS	5 Special,	2,000
Bessemer Cinderman or Ash-Wheeler.....	F	7 Extra Haz.,	1,000
Bessemer Engineer or Brakeman "Modoc".....	E	6 Hazardous,	1,500
Bessemer Engineer, stationary engine.....	D	4 Medium,	2,500
Bessemer Fireman, stationary engine.....	D	4 Medium,	2,000
Bessemer Foreman or Hammerman.....	E	6 Hazardous,	1,500
Bessemer Foreman, working.....	D	4 Medium,	3,000
Bessemer Gasman, gas house.....	C	2 Ordinary,	2,000
Bessemer General Superintendent and Assistant.....	C	3 Ordinary,	5,000
Bessemer Ladle Liner, not in converting room.....	D	4 Medium,	2,000
Bessemer Machinist or Millwright.....	DS	5 Special,	2,500
Bessemer Metal Breaker or Piler.....	E	6 Hazardous,	1,500
Bessemer Steel Tester.....	C	3 Ordinary,	2,000
Bessemer Superintendent Forger or Rail Mill.....	C	3 Ordinary,	3,000
Bessemer Water-tender.....	D	4 Medium,	2,000
Bessemer Wheeler.....	D	4 Medium,	2,000

Occupation.		Class.	Limit of Risk.
BLOOM ROLLING MILL:			
Recorder.....	C	3 Ordinary,	\$2,000
Roller.....	E	6 Hazardous,	1,500
Shearsman.....	DS	5 Special,	2,000
Superintendent.....	C	3 Ordinary,	3,000
Tableman.....	D	4 Medium,	2,000
Tail End Gang.....	E	6 Hazardous,	1,500
Tallyman.....	C	3 Ordinary,	2,000
Telegraphman or Tongman.....	E	6 Hazardous,	1,500
Wrencher or Manipulator.....	E	6 Hazardous,	1,500

CONVERTING DEPARTMENT:

Converting Department Baker Blower, Blower or Assistant, or Blowing Engineer.....	D	4 Medium,	2,000
Converting Department Bottom Builder.....	D	4 Medium,	2,000
Converting Department Bottom Filler.....	F	7 Extra Haz.,	1,000
Converting Department Bricklayer, lining furnace....	E	6 Hazardous,	1,500
Converting Department Charger or Filler.....	E	6 Hazardous,	2,000
Converting Department Cinder-Snapper.....	F	7 Extra Haz.,	1,000
Converting Department Cleaner (Pit, Scrap or Slag-hole).....	F	7 Extra Haz.,	1,000
Converting Department Coke-wheeler.....	DS	5 Special,	1,500
Converting Department Cupola Man or Tapper.....	F	7 Extra Haz.,	1,000
Converting Department Cupola Liner.....	D	4 Medium,	2,000
Converting Department Elevator Man.....	E	6 Hazardous,	1,500
Converting Department Foreman.....	D	4 Medium,	3,000
Converting Department Heater and Helper.....	DS	5 Special,	2,000
Converting Department Laborer.....	E	6 Hazardous,	1,500
Converting Department Ladleman.....	E	6 Hazardous,	1,500
Converting Department Ladle Liner.....	E	6 Hazardous,	1,500
Converting Department Leverman at Pit.....	E	6 Hazardous,	1,500
Converting Department Leverman, hydraulic platform or pulpit.....	D	4 Medium,	2,000
Converting Department Manganese Heater.....	DS	5 Special,	2,000
Converting Department Molder.....	DS	5 Special,	2,000
Converting Department Moldman, Mold Cooler or Mold Setter.....	E	6 Hazardous,	1,500
Converting Department Oiler.....	DS	5 Special,	2,000
Converting Department Pickler.....	E	6 Hazardous,	1,500
Converting Department Pitman.....	F	7 Extra Haz.,	1,000
Converting Department Pours.....	E	6 Hazardous,	1,500
Converting Department Pullwayman.....	E	6 Hazardous,	1,500
Converting Department Runwayman.....	E	6 Hazardous,	1,500
Converting Department Rail-end Stocker.....	DS	5 Special,	1,500
Converting Department Scrap-craneman.....	E	6 Hazardous,	1,500
Converting Department Scrap-slinger.....	DS	5 Special,	2,000
Converting Department Slurry-mixer.....	DS	5 Special,	2,000
Converting Department Spiegel-melter and Helper.....	E	6 Hazardous,	1,500
Converting Department Spiegel-stocker.....	DS	5 Special,	2,000
Converting Department Stocker or Stocker's lift....	DS	5 Special,	1,500
Converting Department Stone-wheeler.....	DS	5 Special,	2,000
Converting Department Spell-hand.....	F	7 Extra Haz.,	1,000
Converting Department Stopper-maker.....	D	4 Medium,	2,000
Converting Department Superintendent.....	C	3 Ordinary,	3,000
Converting Department Top-filler.....	E	6 Hazardous,	1,500
Converting Department Trough-tender.....	F	7 Extra Haz.,	1,000
Converting Department Vesselman.....	E	6 Hazardous,	1,500
Converting Department Water Carrier.....	D	4 Medium,	2,000
Converting Department Weigher.....	D	4 Medium,	2,000

CRUCIBLE STEEL WORKERS:

Crucible Steel Boss Roller.....	D	4 Medium,	3,000
Crucible Steel Catcher.....	DS	5 Special,	2,000
Crucible Steel Converter.....	DS	5 Special,	2,000
Crucible Steel Drag-out Man.....	DS	5 Special,	2,000
Crucible Steel Hammerman.....	E	6 Hazardous,	1,500
Crucible Steel Heater and Helper.....	DS	5 Special,	2,000
Crucible Steel Hook-up Man.....	DS	5 Special,	2,000
Crucible Steel Roller and Helper.....	E	6 Hazardous,	1,500
Crucible Steel Rougher and Helper.....	E	6 Hazardous,	1,500
Crucible Steel Shearsmen.....	DS	5 Special,	2,000
Crucible Steel Vesselman.....	E	6 Hazardous,	1,500

OPEN HEARTH STEEL WORKERS (ON THE FLOOR):

Assistant Superintendent.....	DS	5 Special,	2,500
Arguing Craneman.....	D	4 Medium,	1,500

Occupation.		Class.	Limit of Risk.
Bridge Tender or Watchman.....	D 4	Medium,	\$1,500
Caller, Engine.....	D 4	Medium,	1,500
Car Accountant, office duty only.....	A 1	Select,	3,000
Car Builder or Repairer, shop work only (see car repairer).....	DS 5	Special,	2,000
Car Builder, superintending only (foreman in shop).....	C 3	Ordinary,	2,000
Car Builder, Master.....	B 2	Preferred,	5,000
Car Cleaner, not coupling or switching.....	C 3	Ordinary,	1,500
Car Coupler. Same as Freight Brakeman.			
Car Coupler, passenger cars only.....	E 6	Hazardous,	1,500
Car Icer.....	D 4	Medium,	2,000
Car Inspector or Wheel Tunker (not repairer).....	DS 5	Special,	2,000
Car Oiler.....	DS 5	Special,	1,000
Car Painter, shop work only.....	C 3	Ordinary,	2,000
Car Recorder (check clerk in yard).....	D 4	Medium,	2,000
Car Repairer, in yards.....	E 6	Hazardous,	1,500
Car Repairer, shop work only.....	DS 5	Special,	2,000
Car Repairer, foreman, superintending only.....	D 4	Medium,	2,000
Car Sealer.....	D 4	Medium,	2,000
Car Tracer or Lost Car Agent.....	D 4	Medium,	3,000
Car Tracer or Lost Car Agent, not visiting yards.....	B 2	Preferred,	4,000
Carpenter, bridge or trestle work (limit \$1,000 and \$10.00 Premium, \$34.00).....	F 7	Extra Haz.,	1,000
Carpenter (not bridge or trestle work).....	E 6	Hazardous,	2,000
Carpenter, shop or bench work.....	E 6	Hazardous,	1,500
Carpenter, shop or bench work, not using machinery.....	D 4	Medium,	2,500
Carpenter, foreman, outside work, superintending only, not bridge work.....	D 4	Medium,	2,500
Carpenter, foreman, inside work, superintending only.....	C 3	Ordinary,	2,500
Chain Bearer or Rod Man.....	C 3	Ordinary,	2,000
Chief of Special Agents (Detective).....	C 3	Ordinary,	4,000
Chief Engineer.....	A 1	Select,	10,000
Civil Engineer, field or road work (see also Division Civil Engineer).....	C 3	Ordinary,	5,000
Civil Engineer, consulting or office duties only.....	A 1	Select,	10,000
Claim Agent.....	B 2	Preferred,	5,000
Cleaner, tank or boiler.....	DS 5	Special,	1,500
Clerk in Yards.....	D 4	Medium,	2,000
Clerk, office duties only.....	A 1	Select,	5,000
Clinkerman, Cinderman or Ashpitman.....	E 6	Hazardous,	1,000
Coal Heaver or Coaler (not coupling).....	E 6	Hazardous,	1,000
Coal Heaver or Coaler, foreman (not coupling).....	DS 5	Special,	2,000
Collector, passenger train, suburban service.....	C 3	Ordinary,	2,000
Collector, passenger train, through service.....	BS 2+	Extra Pref.,	5,000
Commercial Agent.....	A 1	Select,	5,000
Commissary Agent, Palace Car Company.....	B 2	Preferred,	5,000
Comptroller.....	A 1	Select,	10,000
Concrete Mixer.....	E 6	Hazardous,	1,000

CONDUCTORS:

Milk Train.....	C 3	Ordinary,	3,000
Passenger Train.....	BS 2+	Extra Pref.,	5,000
Sleeping, Dining or Drawing Room Car.....	BS 2+	Extra Pref.,	3,000
Yard Conductor (see Yard Master).....			
Freight, cattle, coal, construction, logging, mixed, through air freight or work train.....			

Southern Roads.....	F 7	Extra Haz.,	1,000
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Amounts Payable		Annual Premium.
In case of For Weekly Death. Indemnity.		
\$1,000 and \$5.00		\$20.00
1,000 " 10.00		35.00
1,000 " 15.00		50.00
LIMIT.		

Northern Roads.....	E 6	Hazardous,	2,000
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Amounts Payable		Annual Premium.
In Case of For Weekly Death. Indemnity.		
\$1,000 and \$5.00		\$15.00
1,000 " 10.00		26.25
1,000 " 15.00		37.50
2,000 " 10.00		30.00
2,000 " 15.00		41.25
LIMIT		

Occupation.	Class.	Limit of Risk.
Construction or Work Train Laborer.....	F 7 Extra Haz.,	\$500
Amounts Payable In Case of For Weekly Death. Indemnity.		Annual Premium.
\$300 and \$3.00		\$10.50
400 " 4.00		14.00
500 " 5.00		17.50
500 " 6.00		20.50
LIMIT.		
Construction or Work Train Foreman, not coupling or Braking.....	E 6 Hazardous,	2,000
Contract Agent.....	B 2 Preferred,	5,000
Contractor, for building railroad, superintending only....	C 3 Ordinary,	10,000
Cook on Dining or Hotel Car.....	C 3 Ordinary,	2,000
Cook on Work Train.....	D 4 Medium,	1,000
Coppersmith.....	C 3 Ordinary,	2,500
Coppersmith's Apprentice.....	DS 5 Special,	1,000
Coppersmith's Helper.....	DS 5 Special,	1,500
Craneman, steam shovel.....	E 6 Hazardous,	1,000
Crossing Watchman, not coupling, switching or braking..	D 4 Medium,	1,500
Depot Master, large stations only.....	B 2 Preferred,	5,000
Detective, on Railroad Police.....	D 4 Medium,	2,000
Dispatcher, train, yard duty, not coupling or braking....	D 4 Medium,	2,000
Dispatcher, train, office duty only (not in yard).....	A 1 Select,	3,000
Ditcher Employee.....	E 6 Hazardous,	1,000
Division Civil Engineer, office and supervising duties only	B 2 Preferred,	5,000
Division Roadmaster, not foreman (supervising only)....	C 3 Ordinary,	4,000
Division Superintendent.....	B 2 Preferred,	5,000
Doorkeeper or Gateman, passenger station.....	B 2 Preferred,	2,000
Draughtsman, office work only.....	A 1 Select,	5,000
Electrician on Passenger Train.....	C 3 Ordinary,	2,500
Electric Signal Repairer.....	D 4 Medium,	2,500
Engine Caller.....	D 4 Medium,	1,500
Engine Coaler, not coupling.....	E 6 Hazardous,	1,000
Engine Dispatcher, not handling engines.....	D 4 Medium,	2,000
Engine Foreman, coupling or switching (see Yardmaster).		
Engine Inspector.....	D 4 Medium,	2,000
Engine Packer.....	D 4 Medium,	2,000
Engineer or Fireman, stationary or pumping engine.....	D 4 Medium,	2,000
Engineer, Locomotive or Switcher.....		
Southern Roads.....	Engineers' Spec. Cont.,	1,000
Amounts Payable In Case of For Weekly Death. Indemnity.		Annual Premium.
\$1,000 and \$5.00		\$22.00
1,000 " 10.00		38.50
1,000 " 20.00		71.50
LIMIT.		
Northern Roads.....	Engineers' Class,	2,000
Amounts Payable In Case of For Weekly Death. Indemnity.		Annual Premium.
\$1,000 and \$5.00		\$18.00
1,000 " 10.00		31.50
1,000 " 20.00		58.50
2,000 " 10.00		36.00
2,000 " 20.00		63.00
LIMIT.		
Express Agent at station.....	C 3 Ordinary,	3,000
Express Messenger, train service.....	DS 5 Special,	2,000
Express Route Agent, auditing and supervising only.....	B 2 Preferred,	5,000
Extra Gang Man (same as Construction or Work Train Laborer).....		
Fence Builder or Repairer.....	DS 5 Special,	2,000
FERRY AND TRANSFER BOAT EMPLOYEES:		
Captain of Ferryboat.....	C 3 Ordinary,	5,000
Captain of tug.....	D 4 Medium,	3,000
Engineer, ferry or tug.....	DS 5 Special,	2,000
Fireman, ferry or tug.....	DS 5 Special,	1,500
Float Master.....	D 4 Medium,	2,000
Laborer or deck hand on ferryboat.....	E 6 Hazardous,	1,000
Laborer or deck hand on tug.....	F 7 Extra Haz.,	1,000
ilot on ferry.....	C 3 Ordinary,	5,000

Occupation.		Class.	Limit of Risk.
Motorman, outside.....	D	4 Medium,	\$2,000
Mule-Driver.....		O. Miner,	500
Oiler.....	E	6 Hazardous,	1,500
Owner, operator, or Proprietor, superintending inside and outside work.....	D	4 Medium,	3,000
Owner, Operator or Proprietor, not superintending inside work.....	C	3 Ordinary,	5,000
Placer Miner, washer and digger.....	E	6 Hazardous,	1,000
Prospector (not insurable).....	H	X Ex. Peril,	500
Pumpman.....		O. Miner,	500
Rope Rider.....		O. Miner,	500
Shift Boss.....		O. Miner,	500
Sinker.....		O. Miner,	500
Sorter.....	E	6 Hazardous,	1,000
Superintendent.....	D	4 Medium,	3,000
Teamster, outside.....	E	6 Hazardous,	1,500
Timbermen.....		O. Miner,	500

PREMIUMS FOR VARIOUS COMBINATIONS.

For \$250 insurance and \$2.50 weekly indemnity.....	O. Miner,	14.00
For \$250 insurance and \$5.00 weekly indemnity.....	O. Miner,	22.50
For \$500 insurance and \$2.50 weekly indemnity.....	O. Miner,	19.50
For \$500 insurance and \$5.00 weekly indemnity.....	O. Miner,	27.50
For \$500 insurance and \$7.50 weekly indemnity.....	O. Miner,	35.50

SPECIAL COMBINATIONS FOR INSIDE MEN IN DS 5 "SPECIAL" CLASS ONLY.

For \$1,000 insurance and \$5.00 weekly indemnity.....	DS 5 Special,	12.50
For \$1,000 insurance and \$7.50 weekly indemnity.....	DS 5 Special,	16.88
For \$1,000 insurance and \$10.00 weekly indemnity.....	DS 5 Special,	21.25

SMELTER EMPLOYEES.

Billet Tallyman.....	D	4 Medium,	2,000
Blacksmith, not horseshoer.....	D	4 Medium,	2,000
Bloom Chipper.....	DS	5 Special,	2,000
Bookkeeper or Cashier, office work only.....	B	2 Preferred,	5,000
Bullion Sampler and Handler.....	E	6 Hazardous,	1,500
Cradleman.....	E	6 Hazardous,	1,500
Engineer, stationary engine.....	D	4 Medium,	2,500
Fireman, stationary engine.....	D	4 Medium,	2,000
Foreman, overseer in works.....	C	3 Ordinary,	3,000
Hooker.....	E	6 Hazardous,	1,500
Laborer.....	E	6 Hazardous,	1,500
Lamp Cleaner and Choreman.....	D	4 Medium,	2,000
Machinist, general work.....	DS	5 Special,	2,500
Machinist's Helper.....	E	6 Hazardous,	1,000
Manager, General, office duty only.....	B	2 Preferred,	10,000
Ore Sampler.....	DS	5 Special,	2,000
Sacker, waste and ore.....	DS	5 Special,	2,000
Scrapman.....	E	6 Hazardous,	1,500
Screwman.....	E	6 Hazardous,	1,500
Superintendent.....	C	3 Ordinary,	5,000
Tapper.....	E	6 Hazardous,	2,000
Teamster.....	DS	5 Special,	1,500
Timekeeper.....	C	3 Ordinary,	2,000
Tongsman.....	E	6 Hazardous,	1,500
Tramway Foreman.....	E	6 Hazardous,	1,000
Watchman.....	D	4 Medium,	2,000
Weigher.....	C	3 Ordinary,	2,000
Wheeler, Ore.....	E	6 Hazardous,	1,500

BLAST FURNACE EMPLOYEES:

Calcine Roasterman.....	D	4 Medium,	2,500
Car-man or Charge Wheeler.....	E	6 Hazardous,	1,500
Furnace Feeder.....	DS	5 Special,	1,500
Furnace Man.....	E	6 Hazardous,	1,500
Slag Roller or Pot Roller.....	E	6 Hazardous,	1,500

CONCENTRATOR EMPLOYEES:

Cranesman.....	E	6 Hazardous,	1,500
Crusher.....	DS	5 Special,	1,500
Jig Tender.....	D	4 Medium,	2,500
Oiler.....	DS	5 Special,	1,000
Tableman.....	DS	5 Special,	1,500
Vanner.....	D	4 Medium,	2,500

Occupation.	Class.	Limit of Risk.
CONVERTING DEPARTMENT EMPLOYEES:		
Clay Molder.....	D 4 Medium,	\$2,500
Furnace Laborer.....	E 6 Hazardous,	1,500
Furnace Man.....	E 6 Hazardous,	1,500
Liner.....	D 4 Medium,	2,500
Skimmer.....	E 6 Hazardous,	1,500
Tankman.....	DS 5 Special,	2,000

REVERBERATORY FURNACE EMPLOYEES:

Laborer.....	E 6 Hazardous,	1,500
Skimmer.....	E 6 Hazardous,	1,500
Skimmer, helper.....	E 6 Hazardous,	1,000

SAMPLING MILL EMPLOYEES.

Crusherman, feeding broken ore.....	DS 5 Special,	1,500
Foreman.....	D 4 Medium,	3,000
Laborer.....	E 6 Hazardous,	1,500
Ore Sampler, crushed ore.....	D 4 Medium,	2,000
Superintendent.....	C 3 Ordinary,	5,000
Wheeler, crushed ore.....	E 6 Hazardous,	1,500

FIRE-CLAY MINERS.**ASBESTOS, FIRE-CLAY OR GRAPHITE MINERS.****PREMIUMS FOR VARIOUS COMBINATIONS.**

For \$1,000 insurance and \$5.00 weekly indemnity.....	E 6 Hazardous,	\$15.00
For \$1,000 insurance and \$7.50 weekly indemnity.....	E 6 Hazardous,	20.25
For \$1,000 insurance and \$10.00 weekly indemnity.....	E 6 Hazardous,	25.50

RAILWAY EMPLOYEES.

Air Brake Inspector.....	C 3 Ordinary,	\$2,500
Air Brake Instructor.....	C 3 Ordinary,	3,000
Attorney.....	A 1 Select,	10,000
Auditor, General.....	A 1 Select,	10,000
Auditor, Traveling.....	A 1 Select,	5,000
Baggage Agent for Transfer Company, solicitor on train..	C 3 Ordinary,	3,000
Baggage Master on Mixed Train.....	F 7 Extra Haz.,	1,000
Baggage Master on Passenger Train.....	DS 5 Special,	2,000
Baggage Master or Porter at Station.....	D 4 Medium,	2,000
Baggage Master, supervising duties only, large station....	C 3 Ordinary,	4,000
Barber on Train.....	C 3 Ordinary,	2,000
Bill and Notice Poster, traveling.....	D 4 Medium,	2,000
Blacksmith.....	D 4 Medium,	2,000
Blacksmith's Apprentice.....	E 6 Hazardous,	1,000
Blacksmith's Helper.....	E 6 Hazardous,	1,000
Block Signal Operator.....	C 3 Ordinary,	2,000
Block Signal Repairer.....	D 4 Medium,	2,500
Boiler Maker.....	DS 5 Special,	2,000
Boiler Maker's Apprentice.....	F 6 Hazardous,	1,000
Boiler Maker's Helper.....	E 6 Hazardous,	1,000
Boiler Washer.....	DS 5 Special,	1,500
Boss, Wrecking Gang.....	E 6 Hazardous,	2,000
Brakeman, freight, cattle, coal, construction, logging, mixed, through air freight or work train.....	Frt. Brak. Spec. Cont.,	350

"FREIGHT BRAKEMAN'S SPECIAL CONTRACT."

Amounts Payable In Case of For Weekly Death. Indemnity.	Annual Premium.	Weekly Indemnity Only.	Annual Premium.
\$250 and \$5.00	\$25.00	\$5.00	\$22.00
300 " 6.00	30.00	6.00	27.00
350 " 7.00	35.00	7.00	32.00
LIMIT.		LIMIT.	

Brakeman, passenger or milk train.....	D 4 Medium,	2,000
Brass Founder.....	D 4 Medium,	2,000
Bridge or Trestle Builder, iron, steel or wood (limit \$1,000 and \$10.00. Premium, \$34.00).....	F 7 Extra Haz.,	1,000
Bridge or Trestle Builder, foreman or overseer (limit \$2,000 and \$15.00. Premium, \$40.50).....	E 6 Hazardous,	2,000
Bridge or Trestle Builder, superintendent of construction not foreman.....	D 4 Medium,	3,000
Bridge Inspector.....	D 4 Medium,	3,000

Occupation.	Class.	Limit of Risk.
Pilot on tug.....	D 4 Medium,	\$3,000
Fireman, Locomotive or Switcher.....		
Southern Roads.....	Firemen's Special Cont.,	500
Amounts Payable		
In Case of For Weekly		Annual
Death. Indemnity.		Premium.
\$500 and \$5.00		\$20.00
500 " 7.50		28.00
LIMIT. Colored Firemen.		
\$500 and 10.00		\$36.00
LIMIT. White Firemen.		
Northern Roads.....	F 7 Extra Haz.,	1,000
Amounts Payable		
In Case of For Weekly		Annual
Death. Indemnity.		Premium.
\$1,000 and \$5.00		\$20.00
1,000 " 10.00		35.00
1,000 " 12.50		42.50
LIMIT.		
Flagman, Train, same as Brakeman.....	D 4 Medium,	1,500
Flagman at crossing, not coupling, switching or braking	E 6 Hazardous,	1,000
Flue Puncher.....	C 3 Ordinary,	2,000
Foreman, car repairers or builders, superintending only	DS 5 Special,	2,000
Foreman, coal heaver (not coupling).....		
Foreman, Engine Crew (see Yardmaster).....	E 6 Hazardous,	2,000
Foreman, Extra Gang.....	C 3 Ordinary,	2,000
Foreman of freight house.....	DS 5 Special,	2,000
Foreman of Pile driver or ditcher.....	D 4 Medium,	2,000
Foreman, round-house or shop.....		
Foreman, sectionmen or trackmen (limit \$1,000 and \$10.	D 4 Medium,	1,000
Premium, \$17.).....	C 3 Ordinary,	3,000
Freight Agent, at station, not coupling or switching.....	B 2 Preferred,	5,000
Freight Agent, at station, supervising only.....	A 1 Select,	10,000
Freight Agent, city, not at station.....	A 1 Select,	5,000
Freight Agent, solicitor only.....	A 1 Select,	5,000
Freight Agent, traveling.....	E 6 Hazardous,	1,000
Freight Handler.....	C 3 Ordinary,	2,000
Freight House Foreman.....	C 3 Ordinary,	2,000
Freight House Tallymen.....	C 3 Ordinary,	3,000
Fuel Agent.....	DS 5 Special,	2,000
Fuel Foreman, not coupling.....	B 2 Preferred,	2,000
Gate Keeper, passenger station.....	A 1 Select,	10,000
General Agent, traveling.....	A 1 Select,	10,000
General Baggage Agent.....	A 1 Select,	10,000
General Claim Agent, office duties only.....	A 1 Select,	10,000
General Freight, Passenger or Ticket Agent.....	A 1 Select,	10,000
General Manager or Assistant.....	B 2 Preferred,	5,000
General Master Mechanic, not Division Master Mechanic		
(supervising only).....	B 2 Preferred,	5,000
General Roadmaster, not Division Roadmaster (super-		
vising only).....	A 1 Select,	10,000
General Superintendent or Assistant.....	E 6 Hazardous	1,000
Gravel Pit Man.....	DS 5 Special,	1,000
Greaser or Oiler, machinery.....	E 6 Hazardous,	2,000
Hostler, not coupling.....	E 6 Hazardous,	1,500
Hostler's Assistant, not coupling.....	B 2 Preferred,	5,000
Immigration Agent.....	DS 5 Special,	2,000
Inspector or Wheel Tunker (not car repairer).....	D 4 Medium,	3,000
Inspector of elevator, freight house or roadway.....	D 4 Medium,	2,000
Inspector of Icing Car.....	C 3 Ordinary,	3,000
Inspector of Scales.....	C 3 Ordinary,	3,000
Inspector of Ties or Timber.....	E 6 Hazardous,	1,000
Laborer, ballast-pit.....	E 6 Hazardous,	1,000
Laborer, common (roustabout).....		
Laborer on Construction or Work train (see Construction)		
Laborer, freight-house or elevator.....	E 6 Hazardous,	1,000
Laborer, steam shovel.....	E 6 Hazardous,	1,000
Laborer on track (see Sectionman).....		
Laborer on wrecking train. (Same as Construction or		
Work Train Laborer).....		

Occupation.		Class.	Limit of Risk.
Lampman.....	D 4	Medium,	\$1,500
Land Agent.....	B 2	Preferred,	5,000
Lock Signal Station Operator.....	C 3	Ordinary,	2,000
Lost Car Tracer or Agent.....	D 4	Medium,	3,000
Lost Car Tracer or Agent, not visiting yards.....	B 2	Preferred,	4,000
Machine-shop Superintendent.....	C 3	Ordinary,	3,000
Machinist.....	DS 5	Special,	2,500
Machinist's Apprentice.....	E 6	Hazardous,	1,000
Machinist's Helper.....	E 6	Hazardous,	1,000
Mail Agent, train service.....	DS 5	Special,	2,000
Mason, stone or brick.....	DS 5	Special,	2,000
Mason's Helper.....	E 6	Hazardous,	1,000
Master Car Builder.....	B 2	Preferred,	5,000
Master Car Painter.....	B 2	Preferred,	5,000
Master Mechanic.....	D 4	Medium,	3,000
Master Mechanic, superintending only.....	C 3	Ordinary,	5,000
Master Mechanic, General, not Division Master Mechanic (supervising only).....	B 2	Preferred,	5,000
Master of Transportation.....	B 2	Preferred,	10,000
Molder, foundry.....	E 6	Hazardous,	1,500
News Agent on Train.....	C 3	Ordinary,	2,000
Painter, bridge work.....	DS 5	Special,	2,000
Painter, bridge work, foreman, supervising only.....	D 4	Medium,	2,000
Painter, stations, buildings and fences.....	D 4	Medium,	2,000
Painter, car shop work.....	C 3	Ordinary,	2,000
Painter, ornamental (in paint shop or in car).....	B 2	Preferred,	3,000
Passenger Agent, conducting tours or excursions.....	BS 2+	Extra Pref.,	3,000
Passenger Agent, city or general.....	A 1	Select,	10,000
Passenger Agent, traveling.....	A 1	Select,	5,000
Pattern Maker.....	D 4	Medium,	2,000
Paymaster or Paymaster's Clerk.....	A 1	Select,	5,000
Pile Driver Employee.....	E 6	Hazardous,	1,000
Pile Driver Foreman.....	DS 5	Special,	2,000
Pilot of Train—same as Engineer.....	D 4	Medium,	2,000
Pilot, passenger train, not riding on locomotive.....	D 4	Medium,	2,000
Plumber.....	E 6	Hazardous,	1,000
Plumber's Apprentice.....	E 6	Hazardous,	1,000
Plumber's Helper.....	E 6	Hazardous,	1,000
Police, Railroad.....	D 4	Medium,	2,000
Porter on chair car or passenger train.....	D 4	Medium,	1,500
Porter or Baggage man at Station.....	D 4	Medium,	2,000
Porter or Waiter, drawing room, dining or sleeping car... BS 2+	Extra Pref.,		2,000
Postal Clerk, train service.....	DS 5	Special,	2,000
Postal Inspector, not detective.....	B 2	Preferred,	5,000
President or Vice-President.....	A 1	Select,	10,000
Pump Maker or Repairer, metal.....	D 4	Medium,	2,000
Pumper at roundhouse.....	D 4	Medium,	2,000
Pumping Station Engineer.....	D 4	Medium,	2,000
Purchasing Agent, office duty.....	A 1	Select,	10,000
Quarryman.....	E 6	Hazardous,	1,000
Railroad Police.....	D 4	Medium,	2,000
Roadmaster, General, not Division Roadmaster (supervising only).....	B 2	Preferred,	5,000
Roadmaster, not foreman (supervising only).....	C 3	Ordinary,	4,000
Roadmaster's or Supervisor's Assistant.....	D 4	Medium,	3,000
Rock Crusher.....	E 6	Hazardous,	1,500
Rodman, Engineer Corps.....	C 3	Ordinary,	2,000
Roundhouse Foreman.....	D 4	Medium,	2,000
Roundhouse man, wiper or cleaner, or ashpitman.....	E 6	Hazardous,	1,000
Route Express Agent, auditing and supervising only.....	B 2	Preferred,	5,000
Sand House Man or Dryer.....	D 4	Medium,	1,500
Scale Inspector.....	C 3	Ordinary,	3,000
Secretary.....	A 1	Select,	10,000
Section or Track Foreman.....	D 4	Medium,	1,000

Amounts Payable
In Case of For Weekly

Death.	Indemnity.	Annual Premium
\$1,000 and \$5.00		\$10.00
1,000 " 7.50		13.60
1,000 " 10.00		17.00

LIMIT.

Sectionman, white.....	DS 5	Special,	500
Sectionman, colored.....	DS 5	Special,	400

Occupation.	Class.	Limit of Risk
Amounts Payable in Case of Death.		Annual Premium.
\$300 and \$3.00		\$6.00
400 " 4.00		8.50
500 " 5.00		10.00
500 " 6.00		12.40
LIMIT.		
Sheet Iron Worker, in shop.....	D 4	Medium, \$2,000
Signalman, at crossing, not coupling, switching or braking	D 4	Medium, 1,500
Signalman or Switchman, in tower.....	C 3	Ordinary, 2,000
Signal Repairer.....	D 4	Medium, 2,500
Signal Lamp Tender.....	D 4	Medium, 1,500
Stationary Engineer.....	D 4	Medium, 2,500
Stationary Fireman.....	D 4	Medium, 2,000
Station Agent, not coupling or switching.....	C 3	Ordinary, 3,000
Station Agent, office duties and supervising only.....	B 2	Preferred, 5,000
Steam Fitter.....	D 4	Medium, 2,000
Steam Shovel Employee.....	E 6	Hazardous, 1,000
Stenographer (male).....	A 1	Select, 3,000
Steward of Dining Car.....	BS 2+	Extra Pref., 3,000
Stockyard Solicitor.....	B 2	Preferred, 4,000
Storekeeper, office work only.....	A 1	Select, 5,000
Storekeeper, handling stores.....	C 3	Ordinary, 3,000
Storekeeper's Helper.....	D 4	Medium, 1 500
Superintendent of Bridges and Buildings, supervising only, not foreman.....	C 3	Ordinary, 3,000
Superintendent, Division or Assistant.....	B 2	Preferred, 5,000
Superintendent, General or Assistant.....	A 1	Select, 10,000
Superintendent of Machine Shop.....	C 3	Ordinary, 3,000
Superintendent of Maintenance of Way.....	B 2	Preferred, 5,000
Superintendent of Motive Power.....	B 2	Preferred, 10,000
Superintendent of Pump and Water Supply.....	C 3	Ordinary, 4,000
Superintendent or Assistant, Railway Mail Service.....	B 2	Preferred, 5,000
Superintendent of Telegraph (office and traveling duties)	B 2	Preferred, 5,000
Supervisor or Roadmaster, supervising only (not foreman)	C 3	Ordinary, 4,000
Supervisor's or Roadmaster's Assistant.....	D 4	Medium, 3,000
Supply Agent (office duty only).....	A 1	Select, 10,000
Switchman, coupler of passenger cars only.....	E 6	Hazardous, 1,500
Switchman, not coupling or braking, tending switches only	DS 5	Special, 1,500
Switchman in Yard (see Yard Brakeman).....		
Switch Repairer.....	D 4	Medium, 2 000
Tallyman in freight house.....	C 3	Ordinary, 2,000
Targetman or Signalman.....	D 4	Medium, 2,000
Telegraph Builder or Repairer.....	DS 5	Special, 1,500
Telegraph Line Foreman, supervising only.....	C 3	Ordinary, 3,000
Telegraph Operator, office duty only.....	A 1	Select, 3,000
Ticket Agent, at station, office duties only.....	A 1	Select, 5,000
Ticket Agent, General.....	A 1	Select, 10,000
Ticket Collector (see Collector).....		
Tie or Timber Inspector.....	C 3	Ordinary, 3,000
Timekeeper.....	D 4	Medium, 2 000
Timekeeper, office duties only.....	A 1	Select, 5 000
Tinner, bridge and building work.....	E 6	Hazardous, 1,500
Tinner, shop or car work only.....	C 3	Ordinary, 2,000
Trackman (see Sectionman).....		
Track Foreman (see Section Foreman).....		
Track Walker.....	D 4	Medium, 1,000
Traffic Manager.....	A 1	Select, 10,000
Train Bill Clerk, office work only.....	B 2	Preferred, 2,000
Train Dispatcher, yard duty, not coupling or braking....	D 4	Medium, 2 000
Train Dispatcher, office duty only (not in yard).....	A 1	Select, 3,000
Train Flagman, same as Brakeman.....		
Trainmaster.....	C 3	Ordinary, 4,000
Train Porter, passenger train.....	D 4	Medium, 1,500
Traveling Engineer, Inspector.....	D 4	Medium, 2,000
Traveling Car, Freight or Passenger Agent.....	A 1	Select, 10,000
Treasurer.....	A 1	Select, 10,000
Turntable Man.....	DS 5	Special, 1,500
Upholsterer.....	C 3	Ordinary, 3,000
Waiter in Hotel or Dining Car.....	BS 2+	Extra Pref., 2,000
Watchman.....	D 4	Medium, 2,000
Watchman or Gateman at crossing, not coupling, switching or braking.....	D 4	Medium, 1,500
Water Boy.....	D 4	Medium, 1,000

Occupation.		Class.	Limit of Risk.
Water Service Employee.....	D	4 Medium,	1,500
Weighmaster.....	D	4 Medium,	2,000
Wheel Tunker, not car repairer.....	DS	5 Special,	2,000
Wiper.....	E	6 Hazardous,	1,000
Work Train Employee, not brakeman.....	F	7 Extra Haz.,	500

Amounts Payable In Case of Death.	Weekly Indemnity.	Annual Premium.
\$300 and \$3.00		\$10.50
400 " 4.00		14.00
500 " 5.00		17.50
500 " 6.00		20.50
LIMIT.		

Work Train Foreman, not coupling or braking.....	E	6 Hazardous,	2,000
Wrecking Boss.....	E	6 Hazardous,	2,000
Wrecking Train Employee (same as Work Train).....			
Yard Brakeman, coupler or switchman in yard.....	Frt. Brak. Spec. Cont.,		350
(For table see page 376).			
Yard Brakeman, handling passenger coaches only.....	E	6 Hazardous,	1,500
Yard Clerk.....	D	4 Medium,	2,000
Yard Laborer, not coupling or braking.....	E	6 Hazardous,	1,000
Yardmaster in yard, supervising only, not coupling, switching or braking.....	D	4 Medium,	3,000
Yardmaster, Assistant Yardmaster, Yard Conductor or Engine Foreman, white.....	Y'dm's't'r's Spl. Cont.,		730

"YARDMASTER'S SPECIAL CONTRACT."

Amounts Payable In Case of Death.	For Weekly Indemnity.	Annual Premium.	Weekly Indemnity Only.	Annual Premium.
\$500 and \$5.00		\$25.00	\$5.00	\$22.00
600 " 6.00		30.00	6.00	27.00
700 " 7.00		35.00	7.00	32.00
LIMIT.			LIMIT.	

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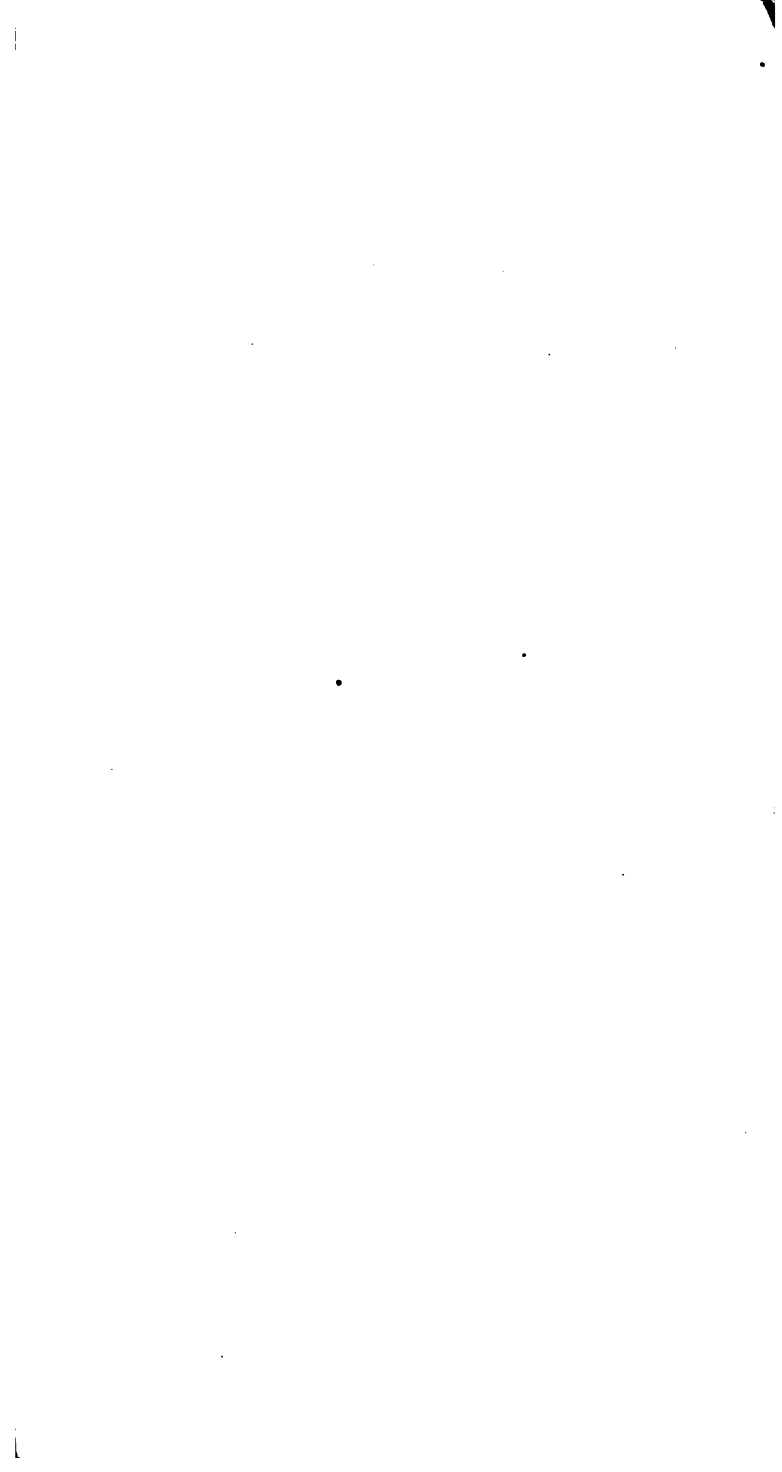
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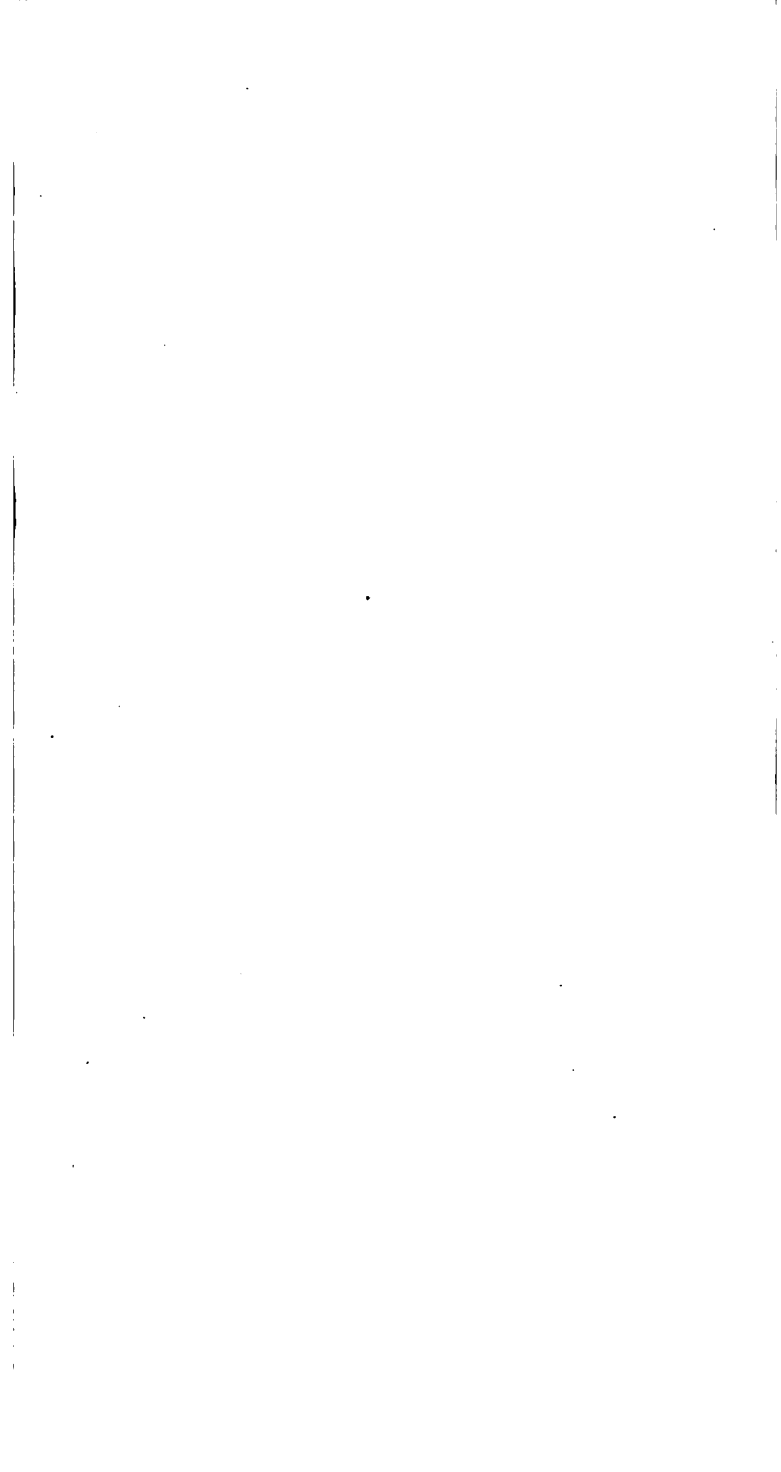
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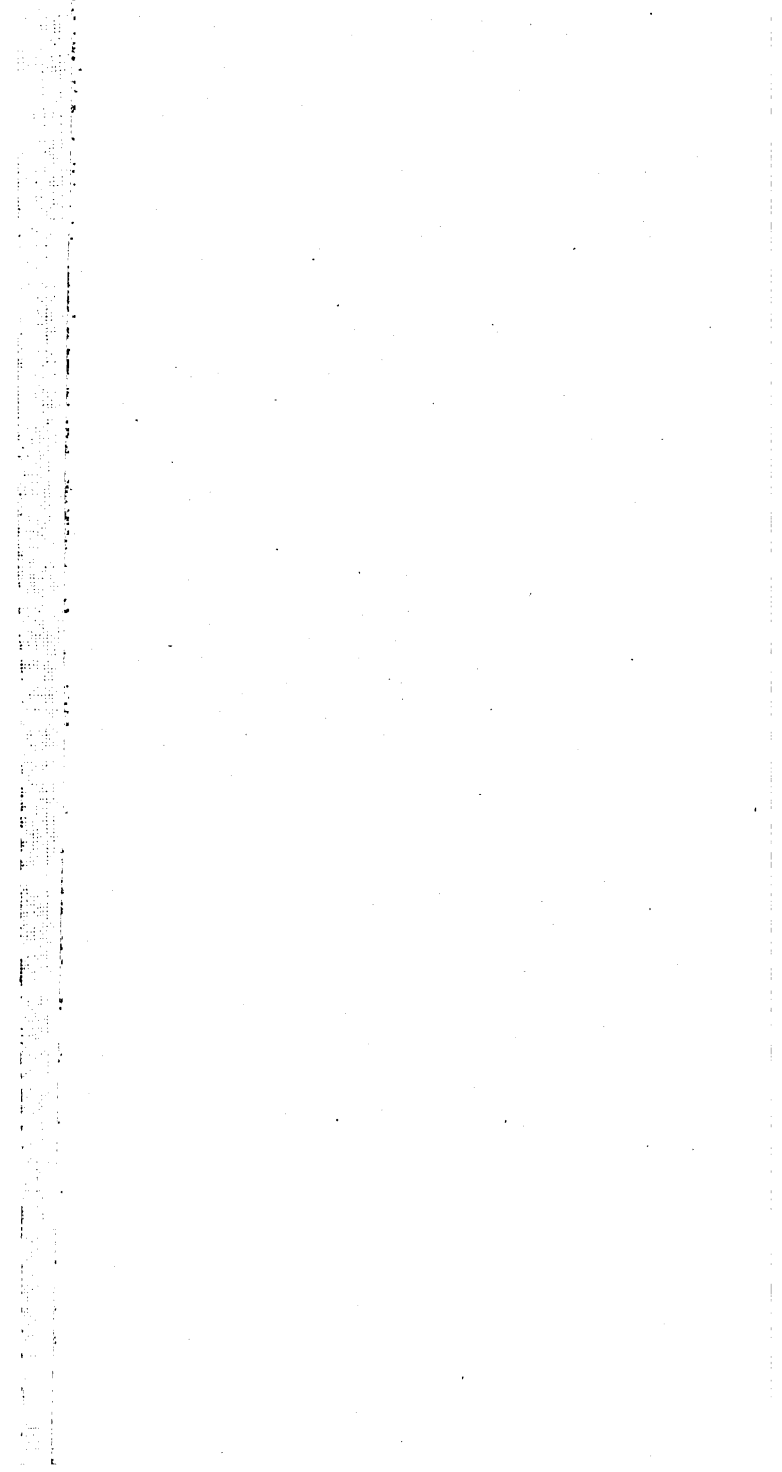
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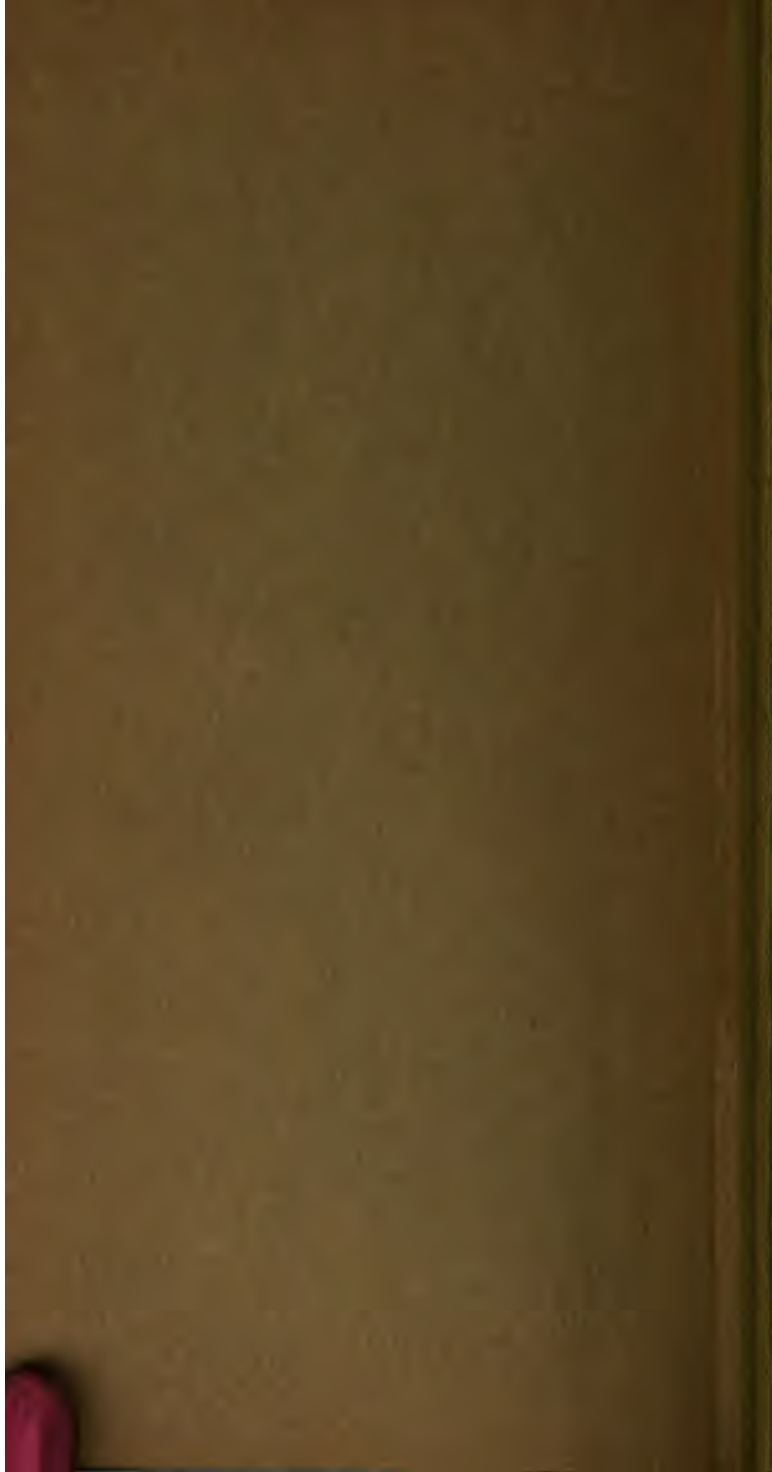
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